

2002 0326
IGSL

CITY OF OXNARD
REVISED 2000-2005
HOUSING ELEMENT

December 2000

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

MAY 9 2002

UNIVERSITY OF CALIFORNIA

Cotton/Beland/Associates
747 East Green Street, Suite 300
Pasadena, California 91101

#1180.00

TABLE OF CONTENTS

Section	Page
CITY OF OXNARD	
REVISED 2000-2005	
HOUSING ELEMENT	
1. INTRODUCTION	
A. Contents, Contents	1-1
B. Author, Author's Name	1-2
C. City, Author's Name	1-3
D. Data Sources and Methods	1-4
E. Public Participation	1-5
F. Relationship to Other General Plan Elements	1-6
2. HOUSING NEEDS ASSESSMENT	1-1
A. Population Characteristics	1-1
B. Housing Characteristics	1-2
C. Housing Need Characteristics	1-3
D. Regional Housing Needs	1-4
E. Housing Needs at Risk of Loss	1-5
3. HOUSING CONSTRAINTS AND OPPORTUNITIES	1-1
A. Market Constraints	1-1
B. Governmental Constraints	1-2
C. Environmental Constraints	1-3
4. HOUSING RESOURCES	1-1
A. Availability of Sites for Housing	1-1
B. Financing Resources	1-2
C. Administrative Resources	1-3
D. Opportunities for Housing	1-4
5. HOUSING PLAN	1-1
A. Program Evaluation	1-1
B. Goals and Policies	1-2
C. Housing Programs	1-3

Cotton/Beland/Associates
 747 East Green Street, Suite 300
 Pasadena, California 91101

#1180.00

TABLE OF CONTENTS

Section	Page
1. INTRODUCTION	
A. Community Context	I-1
B. Authorization for the Housing Element	I-3
C. Organization of the Housing Element	I-3
D. Data Sources and Methods	I-3
E. Public Participation	I-4
F. Relationship to Other General Plan Elements	I-5
2. HOUSING NEEDS ASSESSMENT	II-1
A. Population Characteristics	II-3
B. Household Characteristics	II-8
C. Housing Stock Characteristics	II-22
D. Regional Housing Needs	II-30
E. Assisted Housing At-Risk of Conversion	II-35
3. HOUSING CONSTRAINTS AND OPPORTUNITIES	III-1
A. Market Constraints	III-1
B. Governmental Constraints	III-4
C. Environmental Constraints	III-19
4. HOUSING RESOURCES	IV-1
A. Availability of Sites for Housing	IV-1
B. Financing Resources	IV-10
C. Administrative Resources	IV-15
D. Opportunities for Energy Conservation	IV-16
5. HOUSING PLAN	V-1
A. Program Evaluation	V-1
B. Goals and Policies	V-7
C. Housing Programs	V-11

LIST OF CHARTS

Chart	Page
1 Oxnard Residential Communities	II-1
2 Population Growth in Ventura County	II-3
3 Age Distribution and Trends	II-4
4 Age Characteristics	II-5
5 Race and Ethnicity Profile	II-6
6 Oxnard Employment Base	II-7
7 Jobs Held by Residents	II-7
8 Household Type	II-8
9 Changes in Household Type	II-8
10 Household Characteristics	II-9
11 Median Income	II-10
12 Household Income Profile	II-10
13 Income by Ethnicity	II-11
14 Income by Household Type	II-11
15 Special Needs Summary	II-13
16 Licensed Care Community Facilities	II-15
17 Homeless Needs Assessment	II-19
18 Farm Worker Estimates	II-20
19 Farm Labor Housing	II-21
20 Housing Stock Growth	II-22
21 Housing Type by Community	II-22
22 Current Housing Types	II-23
23 Housing Type by Size	II-23
24 Homeownership Rate	II-24
25 Homeownership by Community	II-24
26 Housing Age and Condition	II-25
27 Oxnard Home Sales	II-26
28 Apartment Rents	II-27
29 Housing Affordability Matrix	II-28
30 Housing Problems Summary	II-30
31 Overcrowding Rate	II-31
32 Household Overcrowding Profile	II-31
33 Overpayment Rate	II-33
34 Household Overpayment Profile	II-33
35 Oxnard's 1998 – 2005 RHNA	II-34

LIST OF CHARTS

Chart	Page
36 Inventory of Assisted Housing	II-35
37 At-Risk Assisted Housing Inventory	II-36
38 Market Value of At-Risk Projects	II-38
39 Required Rent Subsidies for At-Risk Projects	II-39
40 Disposition of Home Loans	III-3
41 Residential Land Use Categories	III-4
42 Residential Development Standards	III-7
43 Parking Requirements	III-8
44 Permitted Residential Development by Zone	III-11
45 Planning and Zoning Processing Times	III-15
46 Permit Processing Stages	III-16
47 Special Use Permit	III-17
48 Fee Schedule for Residential Development	III-18
49 Permit and Infrastructure Fees	III-19
50 Vacant Land Inventory	IV-2
51 Potential Affordable Housing Sites	IV-3
52 Examples of Affordable Development Projects	IV-6
53 Deed Restricted Affordable Units	IV-8
54 Revised RHNA Requirement	IV-9
55 Financial Resources for Housing Activities	IV-11
56 Summary of Housing Element Accomplishments	V-2
57 Lower Income/Special Needs Housing	V-5
58 Housing Program Implementation	V-20

LIST OF FIGURES

Figures	Page
1 Regional Location	I-2
2 Residential Communities	II-2
3 Lower Income Areas	II-12
4 Renter Overcrowding	II-32
5 Specific Plan Areas	III-6
6 Vacant Residential Land	IV-4
7 Potential Affordable Housing Sites	IV-5

1. INTRODUCTION

A. Community Context

Oxnard is the largest city in Ventura County, with a population exceeding 160,000. Incorporated in 1903, Oxnard's history and residential development has been shaped by the railroad and 101 freeway, its proximity to the only deep-water port between Los Angeles and San Francisco, and its history as a center of agriculture. Figure 1 illustrates the location of Oxnard and the surrounding jurisdictions.

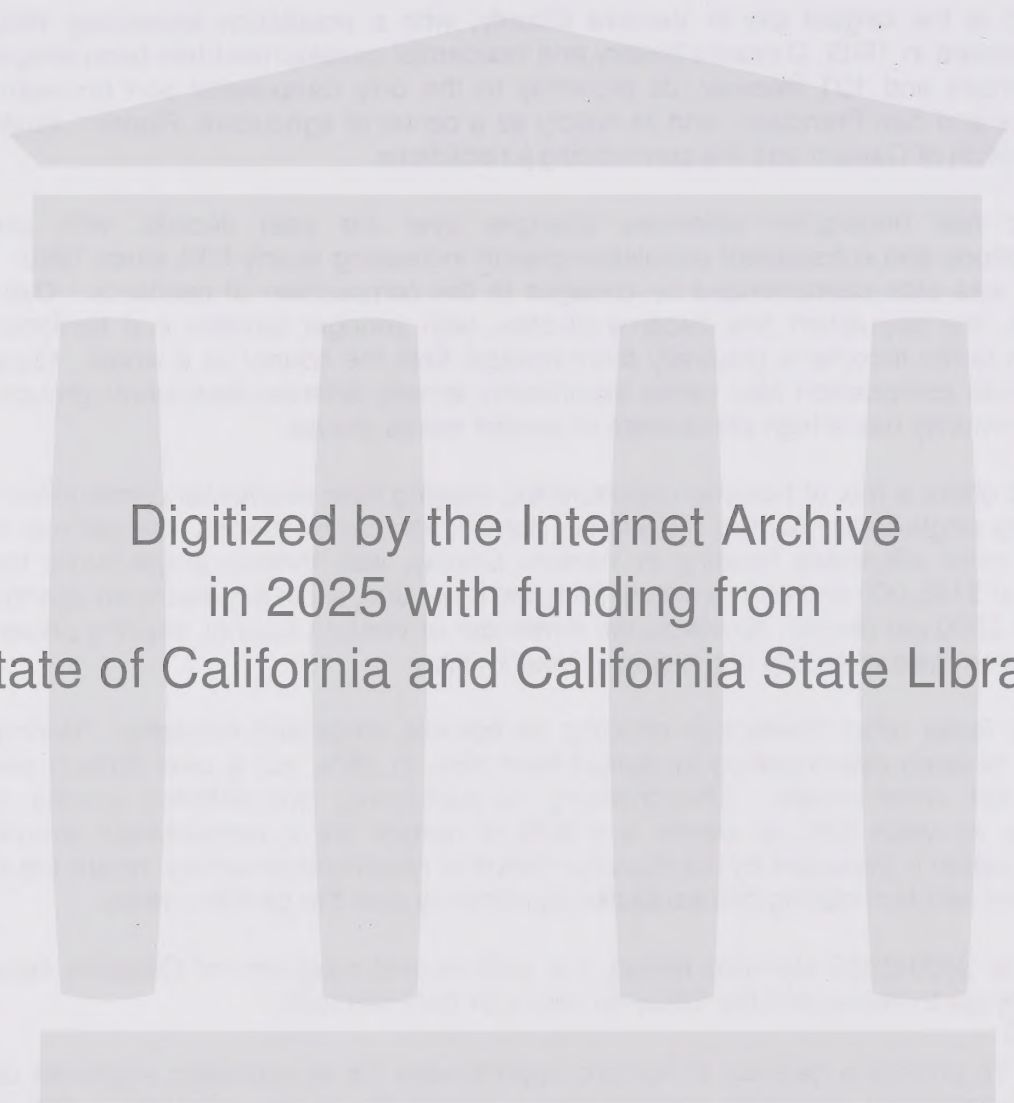
Oxnard has undergone extensive changes over the past decade, with several annexations and subsequent population growth increasing nearly 50% since 1980. This period was also characterized by changes in the composition of residents. Over the decade, the population has become diverse, with younger families and seniors. The median family income is generally more modest than the county as a whole. Oxnard's household composition also varies significantly among different race-ethnic groups and the community has a high percentage of special needs groups.

Oxnard offers a mix of housing opportunities, ranging from residential communities with primarily single-family homes, multi-family homes, and mobile homes. Oxnard has some of the more affordable housing in Ventura County, with median single-family homes priced at \$183,000 and condominium priced at \$143,000, while two-bedroom apartments rent for \$800 per month. Similar to the remainder of Ventura County, housing prices and rents have been gradually increasing in recent years.

Oxnard faces other challenges affecting its housing stock and residents. During the 1980s, housing overcrowding increased from 16% to 25%, but is over 50% in several residential communities. Overcrowding is particularly concentrated among large families, of which 55% of owners and 80% of renters live in overcrowded conditions. This situation is impacted by the housing market in nearby communities, where the sales price and rent for housing has escalated significantly over the past few years.

Over the 2000-2005 planning period, the policies and programs of Oxnard's Housing Element are to implement the following vision for the community:

- To provide a balance of housing opportunities for all economic segments of the community, including housing that is affordable to low, moderate, and upper income households.
- To preserve the unique aspects of the community, including greenbelts and open space, historical neighborhoods, cultural amenities, and other unique and valued assets of the community;
- Address issues of overcrowding and overpayment, substandard housing conditions, and other housing issues to further maintain and improve the quality of life for residents in the community.



Digitized by the Internet Archive
in 2025 with funding from
State of California and California State Library

<https://archive.org/details/C101747462>

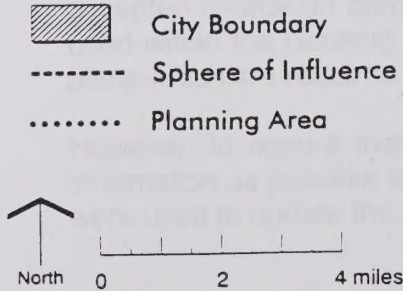
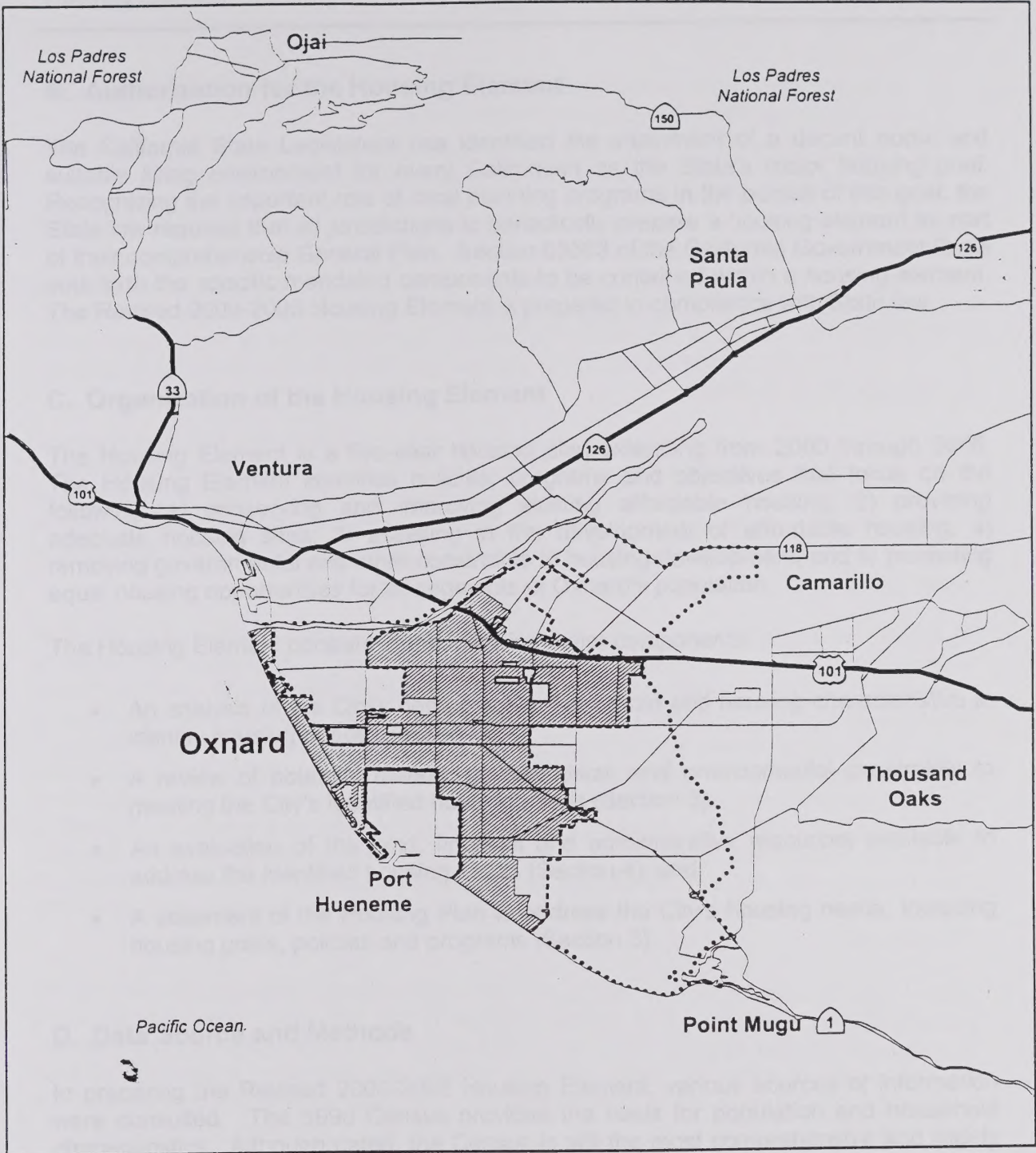


Figure 1
Regional Location

B. Authorization for the Housing Element

The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the State law requires that all jurisdictions to periodically prepare a housing element as part of their comprehensive General Plan. Section 65583 of the California Government Code sets forth the specific mandated components to be contained within a housing element. The Revised 2000-2005 Housing Element is prepared in compliance with State law.

C. Organization of the Housing Element

The Housing Element is a five-year housing plan extending from 2000 through 2005. The Housing Element identifies policies, programs and objectives that focus on the following: 1) conserving and improving existing affordable housing; 2) providing adequate housing sites, 3) assisting in the development of affordable housing, 4) removing governmental and other constraints to housing development, and 5) promoting equal housing opportunities for all segments of Oxnard's population.

The Housing Element consists of the following major components:

- An analysis of the City's demographic, household and housing characteristics to identify housing needs (Section 2);
- A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 3);
- An evaluation of the land, financial and administrative resources available to address the identified housing needs (Section 4); and
- A statement of the Housing Plan to address the City's housing needs, including housing goals, policies and programs (Section 5).

D. Data Source and Methods

In preparing the Revised 2000-2005 Housing Element, various sources of information were consulted. The 1990 Census provided the basis for population and household characteristics. Although dated, the Census is still the most comprehensive and widely accepted source on demographic characteristics. In addition, the 1990 Census is also used within the Housing Element to ensure consistency with State and federal housing plans which are required to utilize the same information about the community.

However, to ensure that the Revised 2000-2005 Housing Element provides as timely information as possible to facilitate planning purposes, several other information sources were used to update the 1990 Census. These are as follows:

- Demographic data was updated by the State Department of Finance and enrollment records of public schools as of 2000;
- Housing market data was updated by obtaining current rents and homes sales price through surveys and property tax assessor's files as of 2000;
- Service agencies were consulted to provide information on the magnitude and service needs as of 2000; and
- Lending patterns were analyzed from financial institutions based on an analysis of Home Mortgage Disclosure Act data as of 1998.

E. Public Participation

Public participation was a key part in drafting the Revised 2000-2005 Housing Element. The residents of Oxnard had several opportunities to review, comment, and recommend policies and programs on the City's revised Housing Element. The document was circulated widely to housing advocates, the Building Industry Association, and various nonprofit organizations representing the interests of lower-income persons and special needs groups.

To help increase public awareness, three display advertisements were run in the local newspaper preceding a special meeting of the Planning Commission on June 8. Preceding a regular meeting of the Planning Commission on August 17, another display advertisement was run in the local newspaper, two dozen Notices of Public Hearing were mailed to individuals and all newspapers, and separate notices were sent to each Neighborhood Council. In late August, housing advocates were invited to submit names of additional persons or organizations for notification. For the Planning Commission meeting on September 21, the same procedure was followed as the August 17 meeting and 48 Notices of Public Hearing were mailed to interested parties. Finally, the Revised Draft Housing Element was considered at a regularly scheduled City Council meeting on October 3 to recommend submittal to the State Department of Housing and Community Development.

After receipt of comments from HCD, the City incorporated necessary changes to the Housing Element and prepared for the adoption of the Element. This involved public hearings by the Planning Commission on December 7 and City Council on December 19, with notice of the public hearing placed in the local newspaper in advance of each hearing, and placement of the Revised Element for public review at City Hall and the public library.

F. Relationship to Other General Plan Elements

The Housing Element is one chapter of the Oxnard General Plan. The General Plan consists of the following eight elements: 1) Land Use; 2) Circulation; 3) Housing; 4) Open Space and Conservation (combined); 5) Public Facilities; 6) Safety; 7) Noise; and 8) Growth Management. The City will ensure consistency between General Plan elements so that policies introduced in one element are consistent with those in other elements. At this time, the revised Element does not propose significant change to any element of the City's adopted 2020 General Plan. However, if it becomes apparent over time that changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

- Housing type, mix, and location of housing units
- Evaluation of the City's share of the region's housing needs

As a result of this analysis, this section will study the type and extent of housing needs of residents in Oxnard. Moreover, this section will also consider the impact for the City's goals, policies, and programs defined in the Housing Plan (Chapter V) and will be incorporated into the 2020-2025 adopted version of the Housing Element.

In evaluating housing needs, the Oxnard General Plan acknowledges the importance of communities as a scale of the regional planning process. The General Plan will both assess existing communities and how they are being shaped by internal and external forces. The emphasis on community planning is consistent with the City's commitment to its diverse population and housing characteristics and increasing housing needs.

This Housing Element builds upon the community planning concept by evaluating trends, trends as well as rising new housing needs and trends communities. The data for each community will be used by neighborhood committees at the first level. Chart 1 lists each residential community and provides some information from the 1990 Census. Figure 2 illustrates the boundaries and location of each residential community.

Chart 1- Oxnard Residential Communities

No.	Community	Housing Units	Population	Area
01	Northside	6,000	21,000	10.77
02	Center	500	1,200	0.20
03	Northside	1,000	17,000	10.20
04	Southside I	8,000	31,000	10.05
05	Southside II	2,100	20,000	0.10
06	Central	7,000	20,000	7.00
07	Eastside	1,300	10,000	0.02
Total		41,900	102,200	40.34

Source: 1990 U.S. Census
2000 Oxnard General Plan

Page Intentionally Left Blank

2. HOUSING NEEDS ASSESSMENT

Assuring the availability of decent and affordable housing for residents of all social and economic groups is an important goal for Oxnard. To that end, this section of the Housing Element analyzes important population and housing characteristics to identify the City's specific housing needs. Important characteristics to consider include:

- Demographic issues of age, race-ethnicity, and employment;
- Household type, age, and income levels;
- Special housing needs present in Oxnard;
- Housing type, cost, condition and affordability; and
- Evaluation of the City's share of the region's housing needs

As a result of this analysis, this section will clarify the type and extent of housing needs of residents in Oxnard. Moreover, this evaluation will also serve as the basis for the City's goals, policies, and programs detailed in the Housing Plan (Chapter V) that will be implemented over the 2000-2005 planning period of the Housing Element.

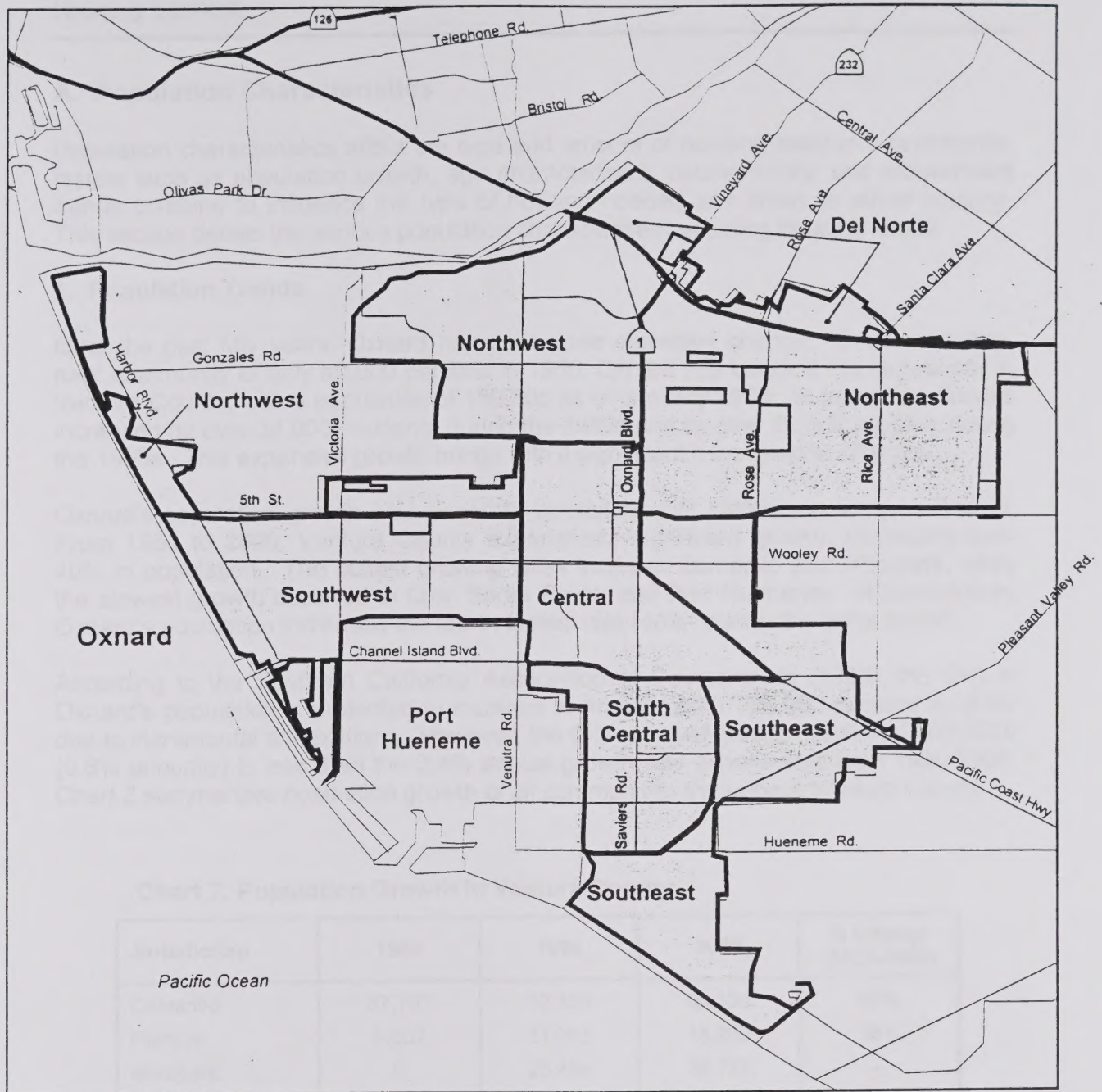
In evaluating housing needs, the Oxnard General Plan emphasizes the importance of communities as a focus of the residential planning process. The General Plan sets forth seven residential communities defined largely by manmade and topographic features. This emphasis on community planning is important, because each community has different population and housing characteristics that determine housing needs.

This Housing Element builds upon the community planning concept by evaluating trends citywide as well as noting how housing needs differ among communities. The data for each community are derived by aggregating Census data at the tract level. Chart 1 lists each residential community and provides basic information from the 1990 Census. Figure 2 illustrates the boundaries and location of each residential community.

Chart 1: Oxnard Residential Communities

No.	Community	Housing Units	Population	Acres
#1	Northwest	8,508	23,368	13,773
#2	Del Norte	548	1,538	2,338
#3	Northeast	3,454	17,856	12,532
#4	Southeast	5,651	21,474	12,873
#5	South Central	7,126	28,500	5,578
#6	Central	7,599	29,030	7,675
#7	Southwest	8,361	20,450	8,522
Total		41,247	142,216	63,291

Source: 1990 U.S. Census
2020 Oxnard General Plan



— Community Boundary
 [] City Boundary

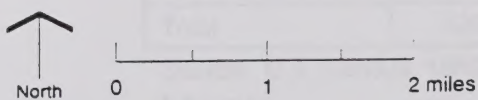


Figure 2
Residential Communities

A. Population Characteristics

Population characteristics affect the type and amount of housing need in a community. Issues such as population growth, age characteristics, race-ethnicity, and employment trends combine to influence the type of housing needed and ability to afford housing. This section details the various population characteristics affecting housing needs.

1. Population Trends

Over the past fifty years, Oxnard has undergone extensive change. Once a smaller, rural community of only 40,000 persons in 1960, Oxnard has become the largest city in Ventura County, with a population of 160,305 as of January 2000. In particular, Oxnard increased by over 34,000 residents during the 1980s and by over 22,000 persons during the 1990s. This expansive growth brings with it significant demographic changes.

Oxnard's population growth was generally consistent with patterns in Ventura County. From 1980 to 2000, Ventura County experienced significant growth, increasing over 40% in population. The fastest growing cities included Camarillo and Moorpark, while the slowest growth occurred in Ojai, Santa Paula, and Port Hueneme. In comparison, Oxnard's population increased the fourth fastest rate (48%) during the same period.

According to the Southern California Association of Governments (1998), the City of Oxnard's population is projected to increase to an estimated 186,000 persons by 2020 due to incremental annexations. However, the City's annual growth rate from 2000-2020 (0.8% annually) is less than the 2.4% annual growth rate experienced from 1980-2000. Chart 2 summarizes population growth of all communities throughout Ventura County.

Chart 2: Population Growth in Ventura County

Jurisdiction	1980	1990	2000	% Change (1980-2000)
Camarillo	37,797	52,303	63,335	68%
Fillmore	9,602	11,992	13,260	38%
Moorpark	0	25,494	29,727	—
Ojai	6,816	7,613	8,258	21%
Oxnard	108,195	142,216	160,305	48%
Port Hueneme	17,803	20,319	23,478	32%
Santa Paula	20,552	25,062	27,255	33%
Simi Valley	77,500	100,217	113,023	46%
Thousand Oaks	77,072	104,352	120,744	57%
Ventura	74,393	92,575	103,505	39%
Unincorporated	99,444	86,873	93,611	-6%
Total	529,174	669,016	756,501	43%*

Source: U.S. Census, 1980, 1990; Department of Finance, 2000.

* Average

2. Age Characteristics

Oxnard housing needs are determined largely by the age characteristics of residents. Each age group has distinct lifestyles, families, income levels, and housing preferences. As people move through stages of life, their housing need and preferences also change. As a result, evaluating and understanding the age characteristics of a community is an important factor in addressing the existing and future housing needs of residents.

Chart 3 below describes changes in the age distribution of residents from 1980 to 1990. Younger adults between ages 25 and 44 comprise the "household formation" stage. Typically, younger adults look for more affordable housing opportunities, such as affordable apartments. From 1980 to 1990, young adults increased significantly, increasing by 42% in the 25-34 age group and 76% in the 35-44 age group. The increase in young adults resulted in a corresponding 20% increase in young children.

Middle aged adults between 45 and 64 are more settled in their careers and begin to purchase larger single-family homes for their families. From 1980 to 1990, this age group increased by approximately 20%. Due to their income earning potential, this age group in particular places an increasing pressure on the moderate and upper income housing market -- moderated to the extent that housing is available in nearby cities.

Senior adults over age 65 often begin to look into trading down their larger single family home for smaller homes that are more affordable or are easier to maintain. Similar to trends occurring countywide, however, Oxnard's senior population has also increased significantly (54%) between 1980 and 1990. This senior age group is expected to continue increasing through 2010 with the aging of the baby boomer generation.

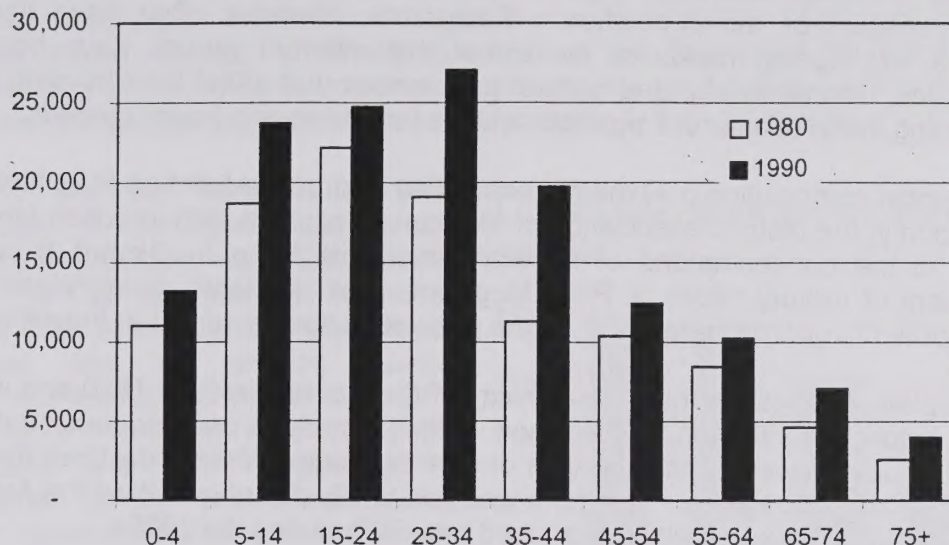
Chart 3: Age Distribution and Trends

Age Groups	1980 Census		1990 Census		% Change 1980-1990
	Persons	Percent	Persons	Percent	
0-4	11,024	10%	13,181	9%	20%
5-14	18,756	17%	23,776	17%	27%
15-24	22,143	21%	24,782	17%	12%
25-34	19,077	18%	27,100	19%	42%
35-44	11,224	10%	19,790	14%	76%
45-54	10,424	10%	12,376	9%	19%
55-64	8,405	8%	10,208	7%	22%
65-74	4,604	4%	7,051	5%	53%
75+	<u>2,538</u>	<u>2%</u>	<u>3,952</u>	<u>3%</u>	<u>56%</u>
Total	108,195	100%	142,216	100%	31%*
Median	26.0 years		28.3 years		

Source: U.S. Census 1980, 1990

Percentages may not total to 100% due to rounding

* Average

Chart 4: Age Characteristics

Assessing future age changes in the age distribution of Oxnard residents is difficult to determine. One of the more important demographic changes taking place throughout Ventura County and Oxnard is the aging of the population, particularly the baby boomer generation. Boomers were born between the years 1946 and 1964 and are between the ages of 35 and 54 today. According to the 1999 Ventura County Economic Outlook, this population is expected to continue increasing through the year 2010.

The second major trend occurring is the emergence of the baby boom offspring, labeled as the baby boomlet. This new generation covers the period of 1977 through 1995 and represents children and young adults who are now between ages 5 and 24. The baby boomlet population represented approximately 30% of Ventura County residents, but 34% of the population in Oxnard. The boomlet generation will likely have a more significant impact upon the entry-level housing market during the next decade.

At the same time, however, race-ethnicity impact the age distribution of the community. As shown by enrollment records in local public school, the number of Hispanic, Asian and African American children have been increasing during the 1990s, in part due to a declining number of White persons and higher fertility rates among other ethnic groups. If these trends continue, Oxnard may experience a greater baby boomlet generation in than in comparison to other communities in Ventura County.

3. Race and Ethnicity

The greater Southern California region is experiencing significant shifts in the race-ethnic composition of the population. Race-ethnic changes often have important implications for housing needs to the extent that different groups have household characteristics, income levels, and cultural preferences that affect their housing needs. Understanding these differences provides a basis for addressing housing needs.

The race-ethnic composition of Oxnard's population is largely a function of its history. In Ventura County, the historic association of Mexican immigrants with irrigation farm work gave rise to the concentrations of Mexican-Americans living in Oxnard today. The establishment of military bases at Point Mugu and Port Hueneme during World War II also contributed to approximately 10% of the population having served in the military.

Chart 5 displays changes in the race-ethnicity of Oxnard residents in 1980 and in 1990. As shown below, the number of White and African American persons remained stable over the decade. However, as a percent of total population, Whites declined from 43% to 32% of the total population. This trend was due to significant growth in the Asian and Hispanic population, each of which increased over 60% during the 1980s.

Although some residential communities have an even mix of race-ethnic groups, others have a greater concentration of one or more groups. These are as follows:

- Whites are concentrated in the Northwest and Southwest communities, accounting for 49% and 63% of residents, respectively.
- African Americans are integrated throughout the City and account for between 3% and 6% of the population of each community.
- Asians are more concentrated in the South Central and Southeast, representing 10% and 18% of the population, respectively.
- Hispanics are concentrated in the Del Norte, Central and the Northeast, representing 62%, 71% and 88%, respectively of the population.

Chart 5: Race and Ethnicity Profile

Race/Ethnicity	1980		1990		% Change 1980-1990
	Persons	Percent	Persons	Percent	
White	46,142	43%	45,992	32%	0%
Hispanic	48,034	44%	77,320	54%	+61%
Asian	6,650	6%	11,166	8%	+68%
African-American	6,359	6%	6,884	5%	8%
All Other	936	1%	854	1%	-9%
Total	108,121	100%	142,216	100%	

Source: U.S. Census 1980, 1990.

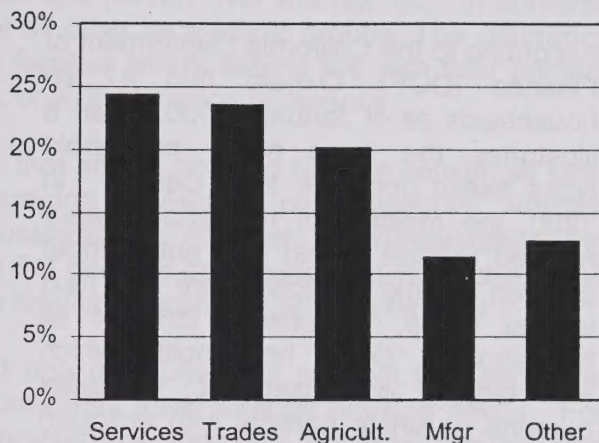
Percentages may not total to 100% due to rounding

4. Employment Market

The Ventura metropolitan region, like other metropolitan areas across the Southland, underwent significant economic changes during the 1990s. Military base closures, defense industry layoffs, a general slowdown in the manufacturing and construction sectors, and rising unemployment characterized the region through the early 1990s. However, the economy significantly recovered through the latter 1990s.

Chart 6 describes Oxnard's job base according to surveys of employers conducted quarterly by EDD. During 1998, the City was home to a total of 49,036 jobs, excluding self employment. Of that total, the service industry comprised the largest sector, with 24% of all jobs. This was followed by the wholesale and retail trades (23%), agriculture (20%), and manufacturing (11%). Agricultural jobs included a wide range of activities, including crop production, processing, and landscaping. All other jobs, many of which were government, comprised 13% of the community's job base.

Chart 6: Oxnard Employment Base



With respect to Oxnard residents, the unemployment rate in Oxnard was 6.9% in 1999, higher than the 4.8% rate Countywide. Occupations held by Oxnard residents are shown by the 1990 Census and are summarized in Chart 7. As shown below, all types of occupations significantly increased over the 1980s. While higher-paying professional and managerial jobs increased at the fastest rate, similar rates of increase were also evident in lower paying jobs, such as operator, fabricators, laborers, and services.

Chart 7: Jobs Held By Residents

Occupations of Residents	1980		1990		% Change 1980-1990
	Persons	Percent	Persons	Percent	
Managerial/Professional	7,557	17%	12,213	18%	62%
Sales, Technical, Admin.	11,923	26%	18,121	27%	52%
Service Occupations	6,000	13%	8,438	13%	41%
Production/Crafts/ Repair	5,772	13%	8,794	13%	52%
Operators, Fabricators, Labor	8,154	18%	11,870	18%	46%
Farming, Forestry, Fishing	6,360	14%	7,486	11%	18%
Total	45,766	100%	66,922	100%	

Source: U.S. Census 1980, 1990.

Percentages may not total to 100% due to rounding

B. Household Characteristics

In addition to population characteristics, household characteristics affect the type and quantity of housing need in the community. For instance, different families (e.g., according to type, age, and size) require different type of housing to meet their needs, while a household's income level determines what the type of housing that is affordable. This section details the various household characteristics affecting housing needs.

1. Household Type

According to the California Department of Finance (DOF), Oxnard had 42,596 households as of January 2000. Chart 8 illustrates the three major household types based upon the 1990 Census. In 1990, the majority of households were married families (60%) with and without children. Single persons were the next largest group, comprising 15% of all households. "Other" households (which are largely comprised of unrelated persons or single parents with children) comprised the remaining 25% of households residing in Oxnard.

Chart 8: Household Type

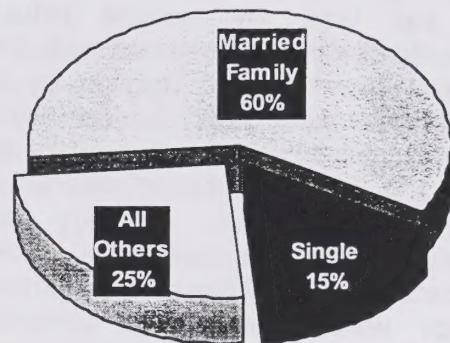


Chart 9 illustrates changes in the composition of households from 1980 through 1990. During this period, the distribution of families and nonfamilies remained the same. However, "other" families and "other" nonfamily households showed significant change, increasing 47% and 39% respectively. The increase in "other" households has a direct impact upon housing needs. According to the Census Bureau, both categories have the highest poverty rates and a higher prevalence of either overpayment or overcrowding. "Other households" are addressed in detail in the special needs section of the Element.

Chart 9: Changes in Household Type

Household Type	1980		1990		% Change 1980-1990
	Households	Percent	Households	Percent	
Households	33,087	--	39,302	--	19%
Families	25,423	77%	30,818	78%	21%
Married With Children	11,853	36%	14,150	36%	19%
Married No Children	8,587	26%	9,345	24%	9%
Other Families	4,983	15%	7,323	19%	47%
Non-Families	7,664	23%	8,484	22%	11%
Singles	5,898	18%	6,038	15%	2%
Other	1,766	5%	2,446	6%	39%

Source: U.S. Census 1980, 1990.

Percentages may not total to 100% due to rounding

Household Characteristics.

Chart 10 describes the City's household characteristics in 1990 based upon definitions used by the U.S. Department of Housing and Urban Development (HUD). Elderly households contain 1 or 2 persons with one member at least 62 years old. Small families are comprised of two to four members; large households have five or more persons. Other households are comprised of all other groups not mentioned above.

In terms of household age, White persons had the largest proportion of elderly householders, with 25% headed by at least one person over the age 62. In contrast, elderly households comprised 6% to 8% of all other race-ethnic groups. This difference could be due to the presence of extended families where elderly live with their primary family, higher income levels among Whites, or a combination of reasons.

Another important household characteristic that affects housing need is household size. Whites had the smallest households – averaging 2.5 persons per household. African-Americans averaged 3.5 persons per household. In contrast, Asian-Americans and Hispanics averaged approximately 4.3 and 5.0 persons per household, respectively. As a result, both Asians and Hispanics had the highest percentage of large families.

Differences in the size, race-ethnicity, and age of households suggest that people in different life stages and from different cultures may have different housing needs. For instance, the high share of White elderly households suggests problems with housing overpayment. The higher share of larger Asian and Hispanic households suggest overcrowding issues, because their income levels are relatively lower than other groups.

Chart 10: Household Characteristics

	Race and Ethnicity				
	Total*	White	Black	Asian	Hispanic
<u>Household Size</u>					
Persons	142,216	45,992	6,884	11,166	77,320
Households	39,302	18,735	2,184	2,607	15,522
Average Size	3.6	2.5	3.2	4.3	5.0
<u>Household Type</u>					
Elderly	15%	25%	8%	7%	6%
Small Family	44%	46%	57%	44%	39%
Large Family	27%	9%	20%	38%	49%
Other	13%	20%	14%	10%	6%

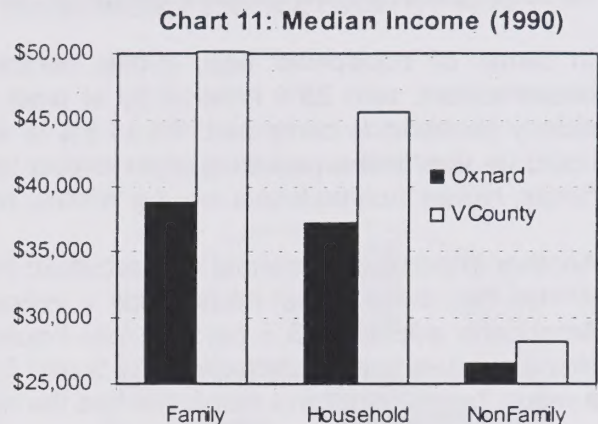
Source: U.S. Census, 1990; Comprehensive Housing Affordability Strategy, 1990.

Notes: *Totals includes all other race/ethnic groups not shown

2. Household Income

Household income is the most important factor affecting housing opportunity, determining a family's ability to balance housing costs with other needs. Household income levels vary by tenure, household type, and race-ethnicity. Moreover, income levels also determine the range of housing opportunities that can be afforded in Oxnard.

Chart 11 compares the median income of households in Oxnard and Ventura County according to the 1990 Census. Oxnard households earned a median income of \$37,174 compared to \$45,612 for the County. The difference is pronounced for family households, where Oxnard families earned \$38,700 versus \$50,100 in Ventura County. The gap lessens for non-family households, who by far earn the lowest level of income than any other household type.



In analyzing a community's income distribution, the State Department of Housing and Community Development (HCD) classifies households into different categories based upon income, tenure, and household size. Income categories are calculated as a percentage of the County median family income (MFI) as follows:

- Very Low: Earned up to 50% of the County MFI
- Low: Earned 51% to 80% of the County MFI
- Moderate: Earned 81% to 120% of the County MFI
- Upper: Earned above 120% of the County MFI

Chart 12 details the income distribution among Oxnard renters and homeowners. Renters generally earn less income than homeowners, and thus have twice the proportion of low-income households than do homeowners. Moderate-income households are found in the same proportion of renter and homeowner households. Lastly, homeowners have more than twice the proportion of upper-income households.

Chart 12: Household Income Profile

Income Group	Percent of County MFI	Total Households	Renter Households	Owner Households
Very Low	00 - 50%	26%	37%	17%
Low	51 - 80%	17%	20%	14%
Moderate	81-120%	25%	25%	25%
Upper	Over 120%	32%	17%	44%
Total		100%	100%	100%

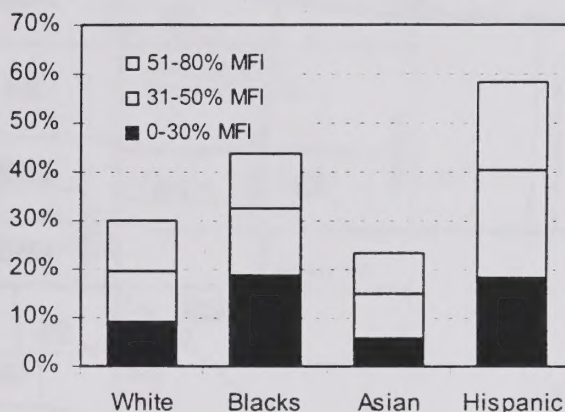
Source: Comprehensive Housing Affordability Strategy, 1990.

Income by Household Type

Although aggregate data on income levels is useful for comparing communities, household income can significantly vary by household type, size, and race-ethnicity. Because lower income households are the most vulnerable segment of the population and have a higher prevalence of overcrowding, overpayment, and other housing needs, it is important to identify the types of households earning very low and low income.

Chart 13 shows the proportion of each race-ethnic group that earn extremely low, very low, and low income. Each category is defined by its relationship to the County median family income (MFI). Whites and Asians have the lowest proportion of lower income households ranging from 23% to 30% respectively. African-Americans and Hispanics have a significantly higher proportion of lower income households. Thus, the latter two race-ethnic groups are significantly more at-risk of overpayment and overcrowding.

Chart 13: Income by Ethnicity



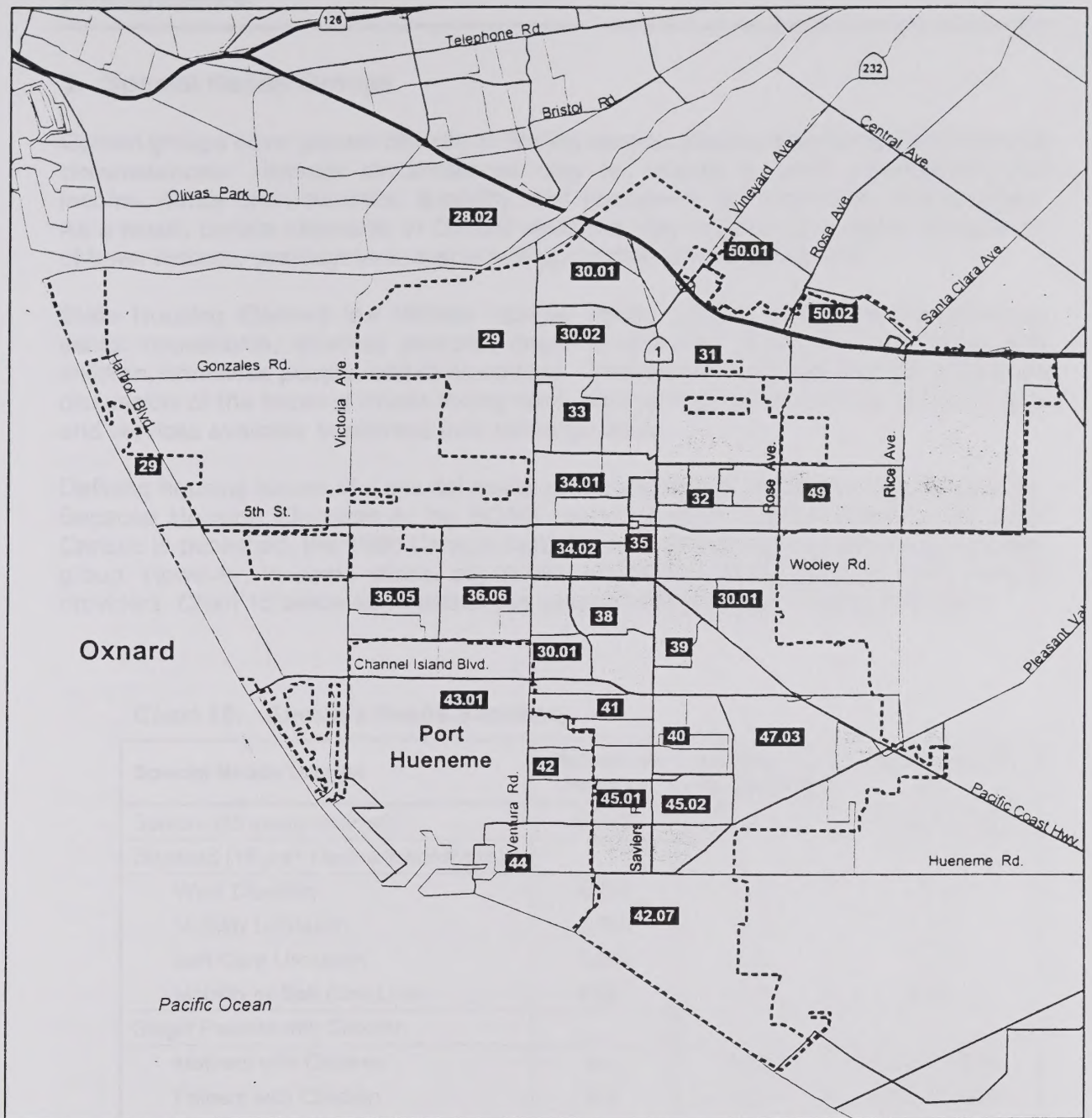
Household income also varies considerably by community. Figure 3 illustrates the greatest concentrations of lower income households, defined as communities where there is a majority of households earning lower income. The Northeast, Del Norte, and Central residential communities contain the highest proportion of low income concentrations and also have the greatest concentration of minority households.

Income is also highly correlated with age, size and other household characteristics. Chart 14 details the proportion of households that are earning extremely low, very low and low income. As shown below, approximately 57% of senior households earn low income, presumably due to their fixed income. Approximately 50% of large households also earned low-income – suprisingly high given the likelihood of dual wage earners.

Chart 14: Income by Household Type

Household Type	Extremely Low Income	Very Low Income	Low Income	Total Lower Income
Definition	0-30% MFI	31-50% MFI	51-80% MFI	0-80% MFI
Seniors (62 and over)	22%	21%	13%	57%
Small Related (2-4)	10%	12%	11%	34%
Large Related (5+)	13%	19%	17%	50%
All Other Households	11%	11%	12%	33%
All Households	13%	15%	13%	41%

Source: Comprehensive Housing Affordability Strategy, 1990.



..... Oxnard City Boundary

— Census Tract Boundary

42.07 Census Tract Number



Lower Income Areas
(Defined as block groups with
over 50% lower income households)



0 1 2 miles

Figure 3
Lower Income Areas

3. Special Needs Groups

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics among others. As a result, certain segments of Oxnard residents may experience a higher prevalence of lower income, overpayment, overcrowding, or other housing problems.

State Housing Element law defines "special needs" groups to include the following: senior households, disabled persons, larger households, single parent families with children, homeless people, and farm-workers. This section therefore contains a detailed discussion of the housing needs facing each particular group as well as city programs and services available to address their housing needs.

Defining housing issues of a special needs group is clearer than defining the magnitude. Because Housing Elements in the SCAG region must be submitted before the 2000 Census is published, the 1990 Census must be used to estimate the size of a particular group. However, in some cases, population estimates can be gathered from service providers. Chart 15 below summarizes the special needs groups residing in Oxnard.

Chart 15: Specials Needs Summary

Special Needs Groups	Number of Persons	Number of Households	Percentage of City
Seniors (65 years or older) ⁽¹⁾	11,003	6,211	7.7% of persons
Disabled (16 yrs+ Noninstitutionalized)			
Work Disability	6,820	n.a.	7.5%
Mobility Limitation	3,448	n.a.	3.4%
Self-Care Limitation	4,093	n.a.	4.1%
Mobility or Self Care Limit	6,061	n.a.	6.0%
Single Parents with Children			
Mothers with Children	n.a.	3,526	9.0% of hhlds.
Fathers with Children	n.a.	1,312	3.3% of hhlds
Subfamilies Doubled Up	n.a.	2,301	5.9% of hhlds
College Students ⁽²⁾	9,249	n.a.	6.5% of persons
Large Households (5+ persons)	n.a.	10,557	27% of hhlds.
Homeless Persons ⁽³⁾	659	n.a.	<1% of persons
Farmworkers ⁽⁴⁾	6,900-11,400 persons		15% of labor force

Source: U.S. Census, 1990 unless indicated otherwise.

1. Elderly definition of 65 years and older differs from the Consolidated Plan.
2. Refers to the number of persons residing in Oxnard who are attending college.
3. Homeless persons estimated from a four month shelter survey.
4. 1990 Census and Employment Development Department

Senior Citizens.

Senior citizens are considered a special needs group, because limited income, health costs, and disabilities may make suitable housing more difficult to afford. For Housing Element purposes, seniors are defined as 65 years or older. The City of Oxnard was home to 11,003 seniors or 6,211 households as of the 1990 Census. Of that total; however, 4,671 of senior households own homes, and 1,540 rent homes.

Population trends at the national and state level show that seniors are increasing. Oxnard mirrors these trends, with the number of seniors increasing 50 percent since 1980 and with seniors appearing to increase in number by the Year 2000 Census. Seniors are considered to have special housing needs due to the following:

- ✓ **Disabilities.** A significant portion of seniors (20%) have a self-care or mobility limitation, defined as a condition lasting over six months which makes it difficult to go outside the home alone or take care of one's personal needs.
- ✓ **Limited Income.** Because of their retired status and fixed income, about 57% of senior households earn lower income— placing a significant limitation on their ability to purchase other necessities of life, in particular medical care.
- ✓ **Overpayment.** Because of the limited supply of affordable housing, over 30% of senior households overpay for housing. The prevalence of overpayment depends on tenure: 22% of homeowners and 59% of renters are overpaying.

Various programs can assist senior needs, including, but not limited to: congregate care, shared housing, rental subsidies, and housing rehabilitation assistance. For the frail elderly, or those with disabilities, housing with architectural design features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self care limitations also benefit from transportation alternatives. Senior housing with supportive services can also be provided to allow independent living.

Oxnard offers a number of housing services for seniors. Of the 780 units of public housing, 150 units are restricted for elderly or disabled persons. The Oxnard Housing Authority also maintains approximately 1,500 Section 8 certificates and vouchers, of which 20% are utilized by seniors. In addition to providing rental assistance, the City also offers low interest loans and grants to repair and rehabilitate mobile home units, of which a large portion are occupied by senior households.

Oxnard offers various services to help seniors continue to live independently. Wellness clinics are offered from the Wilson, South Oxnard, and Colonia senior centers. South Coast Area Transit offers door-to-door transit service. The Ventura County Senior Nutrition Program provides senior hot meals. The City Council has also appointed a Commission on Aging, which is charged with advising the City Council on issues affecting the welfare of senior citizens.

Disabled Persons.

Disabled persons have special housing needs because of their fixed income, lack of housing which is accessible and affordable, and higher health costs. Oxnard is home to people with disabilities that prevent them from working, restrict their mobility, or make it difficult to care for themselves. An additional segment of residents suffer from disabilities that require living in an institutional setting. Because of these conditions, disabled persons are considered to have special housing needs.

According to the 1990 Census, 3% of residents had a self-care limitation; 4% had a mobility limitation. Current information is available from different governmental agencies. According to records kept by service agencies, 549 persons enrolled in the County's Adult Mental Health Programs, 1,138 developmentally-disabled persons are served by the TriCounties Regional Center, 865 blind persons receive MediCal, 751 disabled/elderly persons receive in-home services, and 91 persons have AIDS.

The living arrangement of disabled persons depends on the severity of the disability. Many persons live at home in an independent fashion or with other family members. To maintain independent living, disabled persons may need assistance. This can range from special housing design features for the disabled to income support for those not able to work, and in-home supportive services for persons with medical conditions, among others. Services can be provided by public or private agencies.

Oxnard assists many residents living with disabilities to live in independent settings through public housing, Section 8 assistance, other publicly-assisted complexes. For persons unable to live in a primarily or semi-independent setting, Oxnard complies with the Lanterman Developmental Disabilities Services Act by allowing licensed community care facilities by right in all residential zones. Oxnard has a total of 69 licensed community care facilities serving just over 900 persons (Chart 16).

Chart 16: Licensed Community Care Facilities

Type of Facility	Clientele and Services	Facilities	Capacity (in beds)
Small Family Home	Care for children who are on probation, or have developmental or mental disability.	--	--
Group Home	Specialized care for children referred by Children and Family Services, and Probation.	1	6
Adult Residential	Specialized care for persons ages 18-59 for developmental and/or mental disabilities.	46	333
Elderly Residential	Specialized care for elderly persons over age 60 such as nursing and convalescent homes.	17	303
Adult Day Care	Other facilities providing day care services for adults with various disabilities.	5	269
Total		69	911

Source: State Department of Social Services, 2000.

Single Parents.

Single parents often require special consideration and assistance as a result of their lower income, high costs of childcare, and the need for affordable housing. According to the 1990 Census, Oxnard was home to 4,838 single parents with dependent children under age 18 and 2,300 single parent subfamilies living with other families. Single parents with children typically have the following needs.

- ✓ **Limited Income.** Single parents with children, in particular female headed families, earn significantly lower incomes. According to the 1990 Census, the poverty rate among female-headed families was 33% for families with children under age 18 and over 40% for those with children under age 5.
- ✓ **Childcare Costs.** Single working parents with children must pay a substantial portion of their income for child-care. According to the Census Bureau, single parents spend 12% of their income on preschool childcare; those earning less than \$15,000 spend up to 25% of their income.
- ✓ **Housing Shortage.** There is a significant shortage of adequately sized affordable housing for single parents with children. Although no statistics are available, it is reasonable to assume that single parents pay a larger share of their income for housing and therefore have higher overpayment rates.

The City provides housing assistance to female-headed families with children. Currently, 337 female-headed families with children are living in public housing. Another 2,300 female-headed families are living with other families in their homes. Still, the need for adequate and affordable housing far exceeds the supply of housing that is affordable and available for many single parent families with children.

College Students.

College students can significantly impact the rental housing market. Apartments near colleges may experience lower vacancy rates. At the same time, apartments may also experience higher mobility and turnover due to the cyclical school year. Because of this, apartment owners can charge higher rents. Thus although students represent a temporary housing need, they can impact the overall rental market.

Students have special housing needs due to limited income and financial resources. Many students attending part-time in community colleges work full-time employment, while full time students often work less. As a result, it is not uncommon for students to earn lower income and pay over half their annual income for housing. Because of this cost burden, students may double-up to save income for basic needs.

Oxnard has 9,249 persons who are attending college, many of whom are attending Oxnard Community College (enrollment of 7,600) or Ventura campuses of California State University of Northridge and the University of California at Santa Barbara. In keeping with the intent of the community college system to serve local needs, however, the majority of students are part-time, many of who are living with parents. University-based housing needs are largely restricted to the City of Ventura.

Large Households.

The Federal Government defines large households as having five or more members. Large households are considered a special needs groups in most communities because they have a higher prevalence of lower income households. Coupled with the lack of affordable and adequately sized housing in many communities, large households experience a greater prevalence of overcrowding and overpayment.

The 1990 Census reported that Oxnard had over 10,557 large households – which is 27% of all households. Of the eleven jurisdictions in Ventura County, Oxnard has the highest proportion of large households – over twice the prevalence of other jurisdictions. Some of the major indicators of housing need are as follows:

- ✓ **Limited Income.** Approximately 50% of large families in Oxnard earned low incomes as of the 1990 Census. Of that total, 67% of renters and 31% of owners earned low income. Because the majority of large families earn low income, they have limited income available for housing and other necessities.
- ✓ **Housing Shortage.** According to the 1990 Census, Oxnard had 6,000 large homes with four or more bedrooms that could accommodate their 5,300 large owner households. However, only 1,500 large apartments with three or more bedrooms were available to accommodate 5,200 large renter families.
- ✓ **Housing Problems.** Because of a shortage of affordable ownership housing that is suitable for large families, 31% of homeowners overpaid for housing and 55% lived in overcrowded conditions in 1990. Among large renter households, 43% overpaid and 80% lived in overcrowded housing.

Minority households have the majority of larger households: approximately 9% of White households, 20% of African American households, 38% of Asian households, and 49% of Hispanic households have five or more members. Much of this is due to family structure, the presence of extended families, and income levels. Therefore, effectively addressing the housing needs for larger households is complex.

As shown above, one of the greatest housing shortages is in large rental units. Most communities have a great shortage of rental units with three or more bedrooms that can adequately accommodate larger households without overcrowding. To address the issue, communities can provide incentives for developers to build larger apartments with three or more bedrooms that can accommodate larger households or by providing incentives for affordable ownership housing suited for large families.

Although Oxnard's median home price is more affordable than most Ventura County cities, the median income level of residents is also low – making otherwise affordable housing less affordable. In response, the City can continue to require, through their inclusionary ordinance, that an equal proportion of units be set-aside as affordable. In addition, the City can continue their policy of providing financial and regulatory incentives for affordable ownership housing noted in the program section.

Homelessness.

The size, diversity, and geographic location of a major population center have made the Oxnard home to a sizable homeless population. Estimates range widely. According to the 1990 Census, Oxnard had 339 homeless persons during a one-night survey, albeit the Census Bureau acknowledged the count was inaccurate. In 1999, a four-month survey of two emergency shelters during the winter months reported an unduplicated count of 659 persons, with a maximum of 100 persons from Oxnard for one night.

To obtain a better understanding of the composition and service needs of homeless persons, the Ventura County Homeless and Housing Coalition conducted a survey in February 2000. Statistics confirmed the following:

- **This is an aging, nontransient population:**
 - 49% were Caucasian, 35% Latino, 9% African American
 - 63% are over 40 years of age and 25% are over 50
 - 35% have been homeless two years or longer
 - 54% consider Oxnard as their home
- **Service needs are reflected in the following:**
 - 40% self-identified drugs or alcohol as a problem
 - 34% were on probation or parole during the last 12 months
 - 41% needed emergency room services in the past year
 - 15% were working at least part-time

The City of Oxnard has developed a comprehensive strategy for addressing the needs of homeless persons which is modeled after HUD's continuum of care system of residential and supportive services. The City provides funding for homeless service providers through the Emergency Shelter Grants Program (ESGP), the community Development Block Grant Program, and the Continuum of Care Supportive Housing Program (SHP). Oxnard provides the following levels of service to the homeless:

Intake and Assessment. Oxnard has 18 outreach points in the continuum of care. These include shelters, health service organizations, local nonprofit organizations, City agencies, and mobile outreach. Most of the intake assessment centers are located in downtown Oxnard, within a radius of less than one mile. The intake and assessment centers are conveniently located within walking distance to downtown Oxnard and the overnight shelter for men at the Ventura County Rescue Mission.

Emergency Shelter. The Rescue Mission and Turning Point Foundation's "Our Place" in Ventura for the mentally ill are the only year-round emergency shelters for adults in the County, while the Salvation Army has operated a winter warming shelter in recent years. Interface Children Family Service also provides shelter for homeless children and youth on a countywide basis. Oxnard also has facilities that provide shelter for victims of domestic violence. Moreover, the Commission on Human Concerns, Catholic Charities, Salvation Army, St. John's Health Ministries, and Ventura County provide vouchers that can be used at local hotels and motels.

Transitional Housing. Transitional housing and supportive services are an important component in moving homeless persons into the mainstream of society. Transitional facilities include Operation WORK, RAIN Project, Rainbow Recovery Center, Project Understanding's Transition House, Salvation Army, Wooley House, Lighthouse Women and Children's Shelter, and Prototype's/Women's Center. A range of supportive services are provided by the following agencies: Commission on Human Concerns, the Ventura County Rescue Mission, AIDS Project Ventura, Catholic Charities, Ventura County Human Services Agency, the Salvation Army, St. John's Health Ministries, Messiah Discipleship House, and other agencies.

Permanent Supportive Housing: The last component of Oxnard's Continuum of Care program is permanent supportive housing for the homeless. HUD has approved funding for one permanent supportive housing project which would house severely mentally ill persons (Turning Point Foundation) and additional housing is provided through Ventura County Mental Health. Upon re-entry into the community, formerly homeless people have access to affordable permanent housing through public housing, publicly-assisted units, and older homes throughout the community. Oxnard has some of the most affordable housing opportunities in the County.

The City's 2000 Continuum of Care provides an estimate of the amount of unmet needs for the homeless population as summarized below in Chart 17. Although the City provides the most extensive shelter system in the County, the following chart shows that housing needs still exist. For additional specifics of the homeless program, please refer to the City's 2000 Continuum of Care Program.

Chart 17: Homeless Needs Assessment

Shelters and Clients	Housing Needs		
	Persons	Beds	Unmet Needs
Emergency Shelter	418	73 ⁽¹⁾	345
Transitional Housing	847	163 ⁽²⁾	684
Permanent Supportive Housing	240	29	211
<u>Subpopulations:</u>	<u>Persons</u>	<u>Service Slots</u>	
Chronic Substance Abuse	516	148	368
Seriously Mentally Ill	171	49	122
Dually Diagnosed	199	92	107
Veterans	121	61	60
Persons with HIV/AIDS	49	36	13
Domestic Violence	325	147	178
Youth	45	17	28
Physically Disabled	115	62	53

Source: 2000 Continuum of Care. Subpopulations are not mutually exclusive

1. Does not include winter shelter beds
2. Does not include substance abuse treatment beds.

Farm Labor.

Agricultural employment accounted for an annual average of 17,300 jobs or 6.6% of Ventura County's employment base in 1997 according to the Employment Development Department. In terms of total harvested acres annually, the agribusiness in Ventura County produces a significant crop of vegetables (primarily celery, lettuce, and broccoli). Other crops harvested include lemons, avocados, oranges, and strawberries. The total value of agricultural crops harvested in Ventura County exceeds \$900 million annually.

The farm labor for the agriculture business consists of permanent and seasonal workers. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. Farms may also hire seasonal migrant workers (defined as workers whose daily travel prevents them from returning to their primary residence every evening).

Estimating the magnitude of farm labor is problematic. For instance, the government agencies that track farm labor do not consistently define farm labor (e.g., field workers versus processing plant workers), length of employment (e.g., permanent or seasonal), nor place of work (e.g., location of the business or field). The 18 licensed farm labor contractors in Oxnard may report their place of employment as Oxnard, yet dispatch laborers to the unincorporated greenbelts or even out of Ventura County.

According to the 1990 U.S. Census, approximately 6,900 farm workers live in Oxnard; however, the Employment Development Department states that farm labor increases to 11,400 during peak season. A portion of the seasonal labor is also migrant. The actual number of migrant workers ranges widely, but is typically 10% of all farm labor according to the National Agricultural Statistical Services or 25% of all seasonal labor according to EDD. Therefore, migrant farm workers are estimated to range from 1,125 – 1,150.

Chart 18: Farm Worker Estimates

	1997 Census of Agriculture	U.S. Census 1990	1997 EDD
Ventura County			
Total Employment	22,561	n.a.	21,700
Permanent Labor	9,781	11,193	13,000
Seasonal Labor	12,780	n.a.	8,700
City of Oxnard			
Total Employment	n.a.	n.a.	11,400
Permanent Labor	n.a.	6,269	6,900
Seasonal Labor	n.a.	n.a.	4,500

Source: Census of Agriculture, 1997; U.S. Census 1990; EDD 1997.

Farm workers are considered by the State to have special housing needs. No local surveys are available which document the specific housing needs of farm labor. However, statewide and regional surveys provide an insight into the demographics and housing needs facing farm workers. Some of the more relevant findings are as follows:

- ✓ **Residency:** Unlike many communities; however, the citrus and vegetable labors in Ventura County tend to be settled in the community and find work there through much of the year (EDD, Agricultural Studies 92-2).
- ✓ **Limited Income.** Farm workers typically earn very low-income. California farm workers have the lowest family income of any occupation; earning \$17,700, with a median of \$9,828 per person (Census Bureau; 1997).
- ✓ **Housing Problems.** Because of limited income, farm workers often have limited housing choices. No local surveys have been taken of farm worker housing, although statewide surveys suggest that overcrowding is prevalent.
- ✓ **Substandard Conditions.** Field surveys appear to show that a higher prevalence of farm workers occupy substandard motels, illegal garage units or sheds, or other housing that is less suitable for occupancy.

The housing needs of permanent farm workers in Oxnard is currently addressed through the City's existing market rate and affordable housing stock. Oxnard is widely regarded as having some of the most affordable housing stock throughout the County of Ventura. In addition to the City's generally more affordable housing, farm workers and other persons earning very-low income have access to public housing, Section 8 vouchers, and government-assisted affordable housing discussed in Section E of this chapter.

With respect to migrant labor, the Oxnard Zoning Code permits the siting of permanent group housing facilities for 100 or more agricultural workers in the M-2 Zone and housing for farm workers and families employed and working on the premises in the C-R Zone. Based on quoted weekly rents of \$70-\$75, the federal 30% cost burden standard, and 40-hour work week, this housing is affordable to persons earning \$5.83-\$6.25 per hour. This analysis does not include that three meals are also included in the weekly rent.

Chart 19: Farm Labor Housing (Revised)

Name/ Location	Type of Housing	Quoted Rents	Units or /Beds
381 Hueneme Road	P	Pending Construction	54 units
Cypress Trailer Park	P	unknown	54 trailers
Public Housing	P	Affordable to Very Low Income	142 units
Pacific Labor Service	M	\$76/week, (includes meals)	40 beds
635 Meta Street	M	Unknown	30 beds
1700 E. 5 th Street	M	\$70/week (includes meals)	300 + beds

Notation: P = Permanent Housing; M= Migrant Housing

C. Housing Stock Characteristics

This section of the Housing Element addresses various housing characteristics and conditions that affect the well-being of the residents of Oxnard. Housing factors evaluated in this section include the following: housing stock characteristics, tenure and vacancy rates, housing age and condition, housing costs and affordability among others.

1. Housing Stock

According to the 1990 Census, Oxnard had 41,247 housing units. Since the Census was taken, building activity has increased at a moderate pace, increasing 8% to a total inventory of 44,704 homes as of January 2000 according to the Department of Finance. Chart 20 details these changes in the housing stock. Over the 1990s, multi-family construction outpaced all housing types – increasing by 12%. Single-family housing also increased at 9%, the bulk being in detached homes.

Chart 20: Housing Stock Growth

Unit Type	1990	2000	Percent Change
Single Family	25,374	27,717	9%
Detached	21,712	23,889	10%
Attached	3,662	3,828	5%
Multifamily	12,418	13,869	12%
1-4 Units	3,856	4,103	6%
5 or more	8,562	9,766	14%
Mobilehomes	3,455 ⁽¹⁾	3,118	-10%
Total Units	41,247	44,704	8%*

Source: U.S. Census, 1990. DOF, 2000.

1. Also Includes trailer, campers, tents and others

* Average

Each residential community is distinguished by its different housing inventory. As shown in Chart 21, the Northeast, South Central, Central and Southwest communities have the greatest concentration of single-family homes. Del Norte has the highest concentration of multi-family units, while the Northeast and Southeast have the lowest concentration. Mobile homes and other units are concentrated in Del Norte and Southeast.

Chart 21: Housing Type by Community

No.	Community	Housing Units	Single-Family	Multi-family Housing	Mobilehomes and Others
#1	Northwest	8,508	56%	38%	6%
#2	Del Norte	548	20%	53%	27%
#3	Northeast	3,454	77%	20%	3%
#4	Southeast	5,651	54%	17%	29%
#5	South Central	7,126	63%	31%	6%
#6	Central	7,599	63%	35%	2%
#7	Southwest	8,361	66%	28%	5%
Total		41,247	62%*	30%*	8%*

Source: U.S. Census, 1990.

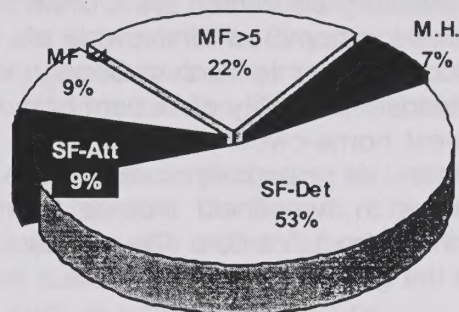
* Average

2. Housing Stock Characteristics

A certain level of diversity in the City's housing stock is an important factor in ensuring adequate housing opportunity for all economic groups of Oxnard residents. A more diverse housing stock helps to ensure that all households, regardless of their income level, age group, and family size, have the opportunity to find housing opportunities that are best suited to their lifestyle needs.

Chart 22 details the types of single and multifamily housing in Oxnard according to 2000 estimates prepared by the Department of Finance. The largest proportion of the housing stock is single family detached homes (53%). Multifamily buildings with more than five units comprise an estimated 21%. Small multifamily housing and single family attached homes comprise approximately 18%. Of particular note, Oxnard also had a sizable number of mobile homes, comprising 7% of the housing stock.

Chart 22: Housing Types



In assessing the housing stock, there is an estimated 1,400 multifamily units with three or more bedrooms that could reasonably accommodate large households without overcrowding (Chart 23). In contrast, there are over 5,300 large renter families earning lower income. The shortage in supply could contribute to an 80% overcrowding rate. Although there is an ample supply of larger ownership housing, the price may not be affordable for lower income families given that 50%+ of households live in overcrowded. The special needs section of the Element provides a more detailed analysis.

Chart 23: Housing Type by Size

	Percentage of Homes by Bedrooms ¹			
	Total	0-1	Two	Three
Total	44,704	23%	31%	46%
Single Family	27,717	9%	23%	68%
Attached	23,889	8%	18%	74%
Detached	3,828	13%	47%	40%
Multifamily	13,869	49%	41%	10%
2-4 units	4,103	28%	57%	15%
5+units	9,766	59%	34%	7%
Mobilehomes	3,118	36%	55%	9%

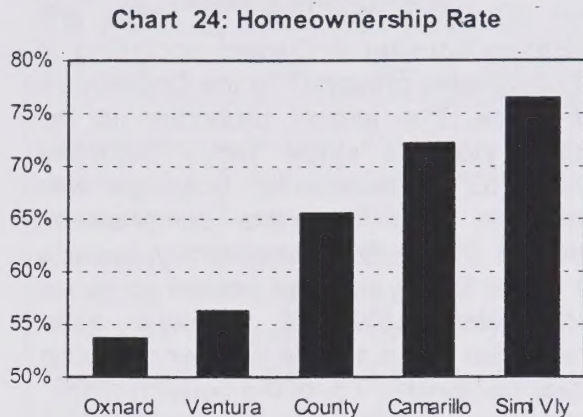
Source:

1. Public Use Microdata Sample, 1990.

3. Housing Tenure

Housing tenure refers to whether the housing unit is rented, owned or vacant. Tenure is an important indicator of well-being in a community, because it reflects the relative cost of housing opportunities and the ability of residents to afford housing. Vacancies are also important housing market indicator in that the vacancy rate influences the cost of housing and reflects the match between the demand for and availability of housing.

The homeownership rate among Oxnard's residents remained stable at 54% between 1980 and 1990. Chart 24 shows the home-ownership rate of larger communities in Ventura County. In comparison, the City of Oxnard has the lowest home-ownership rate. This difference is partially due to differences in household income for cities throughout Ventura County as well as the type of housing available.



A certain number of vacant units are needed to moderate the cost of housing, allow for sufficient choices for residents, and provide incentive for unit upkeep and repair. SCAG considers that a vacancy rate of 1.5- 2% for homes and 5-6% for rentals is optimal. In 1990, Oxnard had a vacancy rate of 1.6% for ownership units and 3.9% for rental units. Vacancy data for 2000 is not available at this time; however, rising housing prices and rents in the past few years suggests that vacancy levels are declining.

Chart 25 below summarizes homeownership rates, renter rates, and the percentage of units that are vacant for each residential community in Oxnard. Homeownership rates range widely from a low of 30% in the Del Norte community to a high of 69% in the Southeast community. Vacancy rates average 2.8% citywide, but also vary considerably, ranging from a low of 1% in the Northeast to 11% in the Southwest.

Chart 25: Homeownership by Community

No.	Community	Housing Units	Percent Owners	Percent Renters	Vacancy Rate
#1	Northwest	8,508	55%	45%	6%
#2	Del Norte	548	30%	70%	4%
#3	Northeast	3,454	48%	52%	1%
#4	Southeast	5,651	69%	31%	2%
#5	South Central	7,126	52%	48%	3%
#6	Central	7,599	44%	56%	2%
#7	Southwest	8,361	57%	43%	11%
Total		41,247	54%*	46%*	2.8%*

Source: U.S. Census, 1990.

* Average

4. Housing Age and Condition

Housing age is an important indicator of housing condition within a community. Like any other tangible asset, housing is subject to a gradual deterioration over time. If not mitigated, housing deterioration can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life of a neighborhood. Therefore, maintaining the quality of housing is an important goal for the City of Oxnard.

Oxnard's housing stock is slightly older than most communities in Ventura County with 1969 being the median year that a home was built versus 1971 Countywide. Oxnard's housing stock has the following age distribution: 46% of the homes are generally newer and less than 30 years old; 46% of the homes are between 30 to 50 years old; and 8% are older than 50 years old. The latter category generally requires the highest level of maintenance and rehabilitation to maintain the usefulness and quality of the home.

Federal regulations provide a narrow definition of "substandard" housing as units without complete plumbing, complete kitchens, or vented heaters. In Oxnard, 274 units are without a kitchen, 256 units have incomplete plumbing, and 642 units have no heating. The Census is considered to be a conservative estimate, because it does not include structural defects nor does it count illegal units, such as garage conversions.

Oxnard's code enforcement program is designed to maintain neighborhood quality. The program is neighborhood-based in that code enforcement officials coordinate their efforts with neighborhood advisory groups to address issues in each neighborhood. Code enforcement officers are assigned to one of four enforcement districts in Oxnard. One area of concern is the prevalence of illegal garage conversions, which contributes to problems of traffic congestion, parking shortage, and overcrowding of units.

Chart 26 below details the age of housing in each residential community as well as indicators of substandard housing according to the 1990 Census.

Chart 26: Housing Age and Condition

No.	Community	Less than 30 years	30 to 50 years	Over 50 years	Lack Complete Kitchen	Lack Complete Plumbing
#1	Northwest	57%	39%	4%	0.4%	0.3%
#2	Del Norte	63%	30%	7%	5.0%	0.0%
#3	Northeast	14%	70%	16%	0.4%	0.6%
#4	Southeast	58%	40%	2%	0.5%	0.4%
#5	South Central	34%	61%	5%	0.2%	0.4%
#6	Central	25%	53%	22%	1.7%	1.2%
#7	Southwest	71%	28%	1%	0.4%	0.8%
Average		47%	46%	7%	0.7%	0.6%

Source: U.S. Census, 1990.

5. Housing Prices and Affordability

Housing costs are influenced by the extent that adequate housing is available. For instance, if housing costs are high in comparison to the income levels of residents, a community will experience higher levels of overpayment and overcrowding. This section summarizes housing costs for rental and owner-occupied housing in Oxnard.

Home Prices.

To obtain the median price of homes, property tax records were researched on over 1,800 home sales during 1999. The median home sales price in Oxnard was \$183,000 and the median condominium sales price was \$143,000. City property tax records were also evaluated by the size of the housing unit and location to detect important variations. Chart 27 below summarizes the range and median sales price of homes in 1999.

Single-family homes ranged from a median price of \$155,000 for a two-bedroom unit to \$270,000 for a large single family home with five or more bedrooms. The vast majority of single family home purchases were three or more bedrooms. Smaller condominiums and townhomes comprised a significant portion of the for-sale units – providing a supply of more affordable homeownership opportunities. Median prices ranged from \$94,000 for a one-bedroom unit to \$196,000 for a four-bedroom unit.

The median price of homes varies throughout Oxnard. Single family homes cost approximately \$225,000 in the Southwest and Northwest communities, and range from approximately \$150,000-175,000 in the other five residential areas. With respect to condominiums, the median price is significantly lower in the South Central and Southeast communities and the highest in the Northeast and Southwest communities.

Chart 27: Oxnard Home Sales

Type by Bedrooms	Homes Sold	Average	Median	Range
Single-Family				
1	9	\$302,000	---	\$110,000-\$459,000
2	135	\$193,000	\$155,000	\$86,000-\$700,000
3	684	\$200,000	\$175,000	\$41,000 - \$825,000
4	483	\$210,000	\$198,000	\$50,000-\$545,000
5	49	\$285,000	\$270,000	\$130,000-\$705,000
Condominiums/ Townhomes				
1	23	\$101,000	\$94,000	\$70,000-\$186,000
2	263	\$156,000	\$133,000	\$53,000-\$435,000
3	168	\$210,000	\$160,250	\$75,000-\$685,000
4	11	\$321,000	\$196,000	\$160,000-\$725,000

Source: Dataquick, 1999.

Apartment Rents.

Information on rent levels was compiled from two sources. Real Facts conducts surveys of larger investment-grade "A" apartments throughout Ventura County. However, to supplement this data and show how rents vary within Oxnard, the City's Housing Authority conducted a more specific survey of apartments, condominiums, and homes of generally smaller sizes, which are more typical of Oxnard.

According to the Ventura County Analysis of Impediments to Fair Housing Choice, Ventura County as a whole is one of the more expensive housing markets, with an average rent of \$972 countywide. There are significant differences in rents for cities in the western and eastern portion of the County. Rental rates range from the mid to high \$800s in Port Hueneme, Oxnard, and Ventura, while increasing to \$950-\$1050 in the eastern County areas of Camarillo, Simi Valley, and Moorpark.

According to the City's Housing Authority, apartment rents range significantly depending on size and location of the apartment (see Chart 28). For instance, rents range from an average of \$589 for a studio to \$785 for a one-bedroom unit, to \$816 for a 2-bedroom unit, and up to \$906 for a 3-bedroom unit. Most of the rentals are either one or two bedroom units. Condominiums, homes, and other arrangements generally run slightly higher, depending upon the location of the unit.

Important to note is the fact that very few three-bedroom apartments are available. A comprehensive survey of 150 listings on Excite.com listed a very limited number of apartment complexes with three or more bedrooms. The small supply of larger apartment units is often linked with overcrowding among large renter families.

Chart 28: Apartment Rents

SubArea	Bdrm	Units	Price Range	Median
Apartments	0	9	\$475-\$800	\$550
	1	42	\$525-\$1,295	\$762
	2	42	\$625-\$1,520	\$800
	3	3	Insufficient sample	Est. \$950
All Others	1	7	\$525-\$800	\$700
	2	29	\$600-\$1,400	\$800
	3	30	\$700-\$1,550	\$1,175
	4	6	\$1,000-\$1,550	\$1,275

Source: Oxnard Housing Authority, 2000.

6. Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in Oxnard with the maximum amount that households of different income levels can pay. The threshold for affordability is that a household cannot spend more than 30% of its income for housing costs. Taken together, this data can provide an example of who can afford certain types of housing as well as who would be at-risk of overpayment.

The Department of Housing and Urban Development (HUD) conducts annual household income surveys for the Ventura County metropolitan area. These surveys are adjusted for differences among types and sizes of families. HUD then uses these household income levels to determine the maximum amount that a household could pay for housing (using the 30% guideline), and the household's eligibility for federal assistance.

Chart 29 below shows the annual income for very low, low, and moderate-income households by the size of family and the maximum affordable housing payment based on the federal standard of 30% of household income. Standard housing costs for utilities, taxes, and property insurance are also shown. From these income and housing cost figures, the maximum affordable home price and rent are determined.

Chart 29: Housing Affordability Matrix

Income Group	Income Levels		Housing Costs		*Maximum Affordable Price	
	Annual Income	Monthly Income	Utilities	Taxes & Insurance	Home	Rental
Very Low						
One Person	\$24,000	\$2,000	\$50	\$200	\$53,000	\$550
Small Family	\$30,850	\$2,570	\$100	\$200	\$71,000	\$671
Large Family	\$37,000	\$3,083	\$150	\$200	\$87,000	\$775
Low						
One Person	\$35,150	\$2,929	\$50	\$200	\$95,000	\$829
Small Family	\$45,200	\$3,766	\$100	\$200	\$126,000	\$1,029
Large Family	\$54,200	\$4,516	\$150	\$200	\$152,000	\$1,205
Moderate						
One Person	\$57,550	\$4,796	\$50	\$200	\$180,000	\$1,389
Small Family	\$74,000	\$6,166	\$100	\$200	\$235,000	\$1,750
Large Family	\$88,800	\$7,400	\$150	\$200	\$283,000	\$2,070

Notations: *It should be noted that the above are the maximum amount that could be paid by households in the top of the respective category consistent with the CHAS. Households in the lower end of each category are able to afford lower housing costs.

1. Small Family = 3 persons; Large family = 5 or more persons
2. Monthly affordable rent based upon payments of no more than 30% of household income
3. Property taxes and Insurance based on averages for the region.
4. Affordable home price is based on down payment of 10%, annual interest rate of 8.0%, a 30-year mortgage, and monthly payment of 30% of gross household income.

The previous chart showed the maximum amount that a household in a particular income range can pay for housing each month (e.g., rent, mortgage and utilities) without exceeding the 30% income-housing cost threshold for overpayment. This amount can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

Very Low Income Households. Very low-income households in Oxnard earn 50% or less of the County median family income -- between \$24,000 and \$37,000 depending on the size of the family. As shown in Chart 30, the maximum affordable home price for a very low-income household ranges from \$53,000 to \$87,000. Because the median price of an existing home was priced at \$183,000 and a condominium was priced at \$143,000, very low-income households could probably not afford to purchase a home in Oxnard.

During 2000, the average apartment rents in the City of Oxnard were as follows: \$550 for a studio, \$762 for a 1-bedroom unit; \$800 for a 2-bedroom unit; and much higher for a 3-bedroom unit. After deductions are taken for utilities, however, a very low-income household can only afford to pay \$550 to \$775 in rent per month, depending upon the family's size. In practical terms, a small or large family could not afford an adequately sized apartment without some level of overpayment or overcrowding.

Low Income Households. Lower-income households in Oxnard earn 80% or less of the County's median family income -- between \$35,150 to \$54,200 depending upon the family's size. The maximum affordable home price for these families ranges from \$95,000 for a one-person household to \$152,000 for a large family with five persons. Based on the median homes sales prices of \$183,000 for a single family home, low-income residents could probably not afford a single-family home.

However, a family could consider purchasing a condominium. At a median price ranging from \$94,000 for a 1-bedroom unit and adding \$30,000 per bedroom to a total of \$160,250 for a three-bedroom unit, condominiums may be a more affordable option. However, given the recent hikes in the interest rates, a lower-income household would need to save sufficient income to support a sizable down payment and closing costs. In addition, condominium association fees would have to be taken into account.

Based upon the rent and utility levels mentioned earlier, a low income household could only afford to pay between \$829-\$1,205 in rent per month, depending upon family size. In practical terms, a one-person household and small family could afford an adequately sized apartment. A large family could afford an apartment, but would have difficulty finding one given the shortage of large apartment units. As a result, a large family would need to find a larger single family home, and this option might not be affordable.

Moderate-Income Households. Moderate households in Oxnard earn 80% to 120% of the County median family income -- between \$57,550 to \$88,800 annually depending on the size of the family. The maximum affordable home price for a moderate income household ranges from \$180,000 to \$283,000. Because the median price of an existing home ranged from \$155,000 to \$270,000 in 1999, moderate-income households could probably afford a single family home and condominium in most parts of Oxnard.

D. Regional Housing Needs

State law requires all regional councils of government, including the Southern California Association of Governments (SCAG), to determine the existing and projected housing need for its region (Government Code Section 65580 et. seq.). SCAG is also required to determine the share of need allocated to each city and county within the SCAG region. This is called the Regional Housing Needs Assessment (RHNA).

1. Existing Housing Needs

A continuing priority of communities is enhancing or maintaining their quality of life. A key measure of quality of life in a community is the extent of "housing problems." The Department of Housing and Urban Development and SCAG have developed an existing need statement that details the number of households, which are paying too much for housing or are living in overcrowded units. These are defined below:

- **Low Income:** refers to a household, which earns less than 80% of the regional median income, adjusted for household size. Depending on household size, income must fall below approximately \$41,000 annually.
- **Overcrowding:** refers to a housing unit which is occupied by more than one person per room, excluding kitchens, bathrooms, hallways, and porches, as defined by the Federal Government.
- **Overpayment:** refers to a household paying more than 30% of its gross income for rent (either mortgage or rent), including costs for utilities, property insurance, and real estate taxes as defined by the Federal Government.
- **Substandard Housing:** refers to a housing unit which has an incomplete kitchen, bathroom, or plumbing facilities. The issue of substandard housing was addressed earlier in this Housing Element.

Chart 30 below summarizes key indicators of existing housing needs of overcrowding and overpayment of households in Oxnard. Later charts present these issues in terms of household size, type, age, and income levels.

Chart 30: Housing Problems Summary

Family Type	Lower Income	Over-crowding	Overpayment
Total	41%	25%	37%
Seniors	57%	1%	30%
Small Families	34%	13%	38%
Large Families	50%	68%	37%
Others	33%	3%	44%

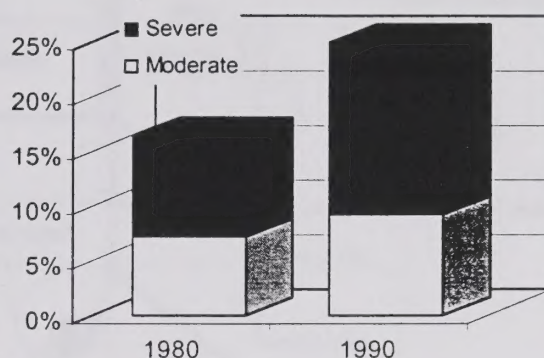
Source: Comprehensive Housing Affordability Strategy, 1990.

Overcrowding.

An important measure of quality of life is the extent of overcrowding in a community. Planning areas with high levels of overcrowding are often associated with a relatively higher level of noise, deterioration of homes, and a shortage of on-site parking. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowded housing conditions is an important contributor to quality of life.

Overcrowding occurs when housing costs are so high relative to income that families double-up to save income to afford necessities of life. From 1980-1990, overcrowding among Oxnard households increased from 16% to 25%. The majority of growth in overcrowding occurred in severely overcrowded units. (Chart 31). In contrast, approximately 10.5% of households in Ventura County were overcrowded in 1990, of which 6% were homeowners and 19% were renters.

Chart 31: Overcrowding Rate



Overcrowding tends to be more concentrated in residential communities where there are a higher concentration of minorities, lower income households, and renter households. Figure 4 displays the prevalence of overcrowding in each residential community. In the Central, Northeast, and South Central communities, the prevalence of overcrowding ranges from 32% to 55% of all households. In contrast, the Northwest and Southwest communities have overcrowding rates of only 13% and 8% respectively.

Overcrowding rates also vary significantly by income, type, and size of household. Lower income households have the highest overcrowding at 38% (Chart 32). Renter overcrowding is also high – more than double that of owners due to their lower incomes. Regardless of income level or tenure, overcrowding is concentrated in large families, where 80% of renters and 55% of homeowners live in overcrowded conditions.

Chart 32: Household Overcrowding Profile

Family Type	All Hhlds	Owner Hhlds	Renter Hhlds	Lower Income
Total	25%	16%	36%	38%
Elderly (older than age 62)	<1%	<1%	2%	1%
Small Families (2-4 persons)	13%	5%	24%	26%
Large Families (5 or more)	68%	55%	80%	84%
Others	3%	<1%	5%	6%

Source: Comprehensive Housing Affordability Strategy, 1990.

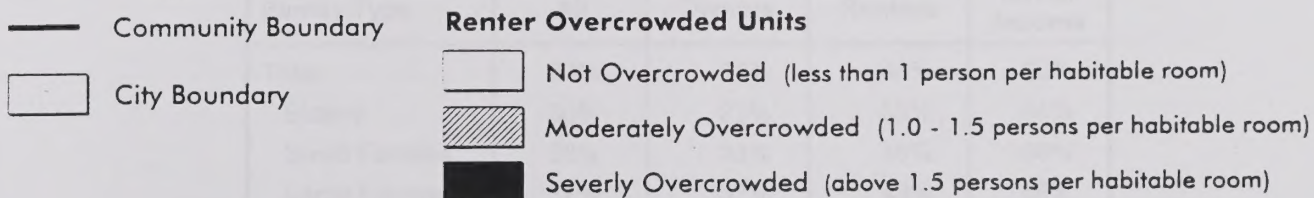
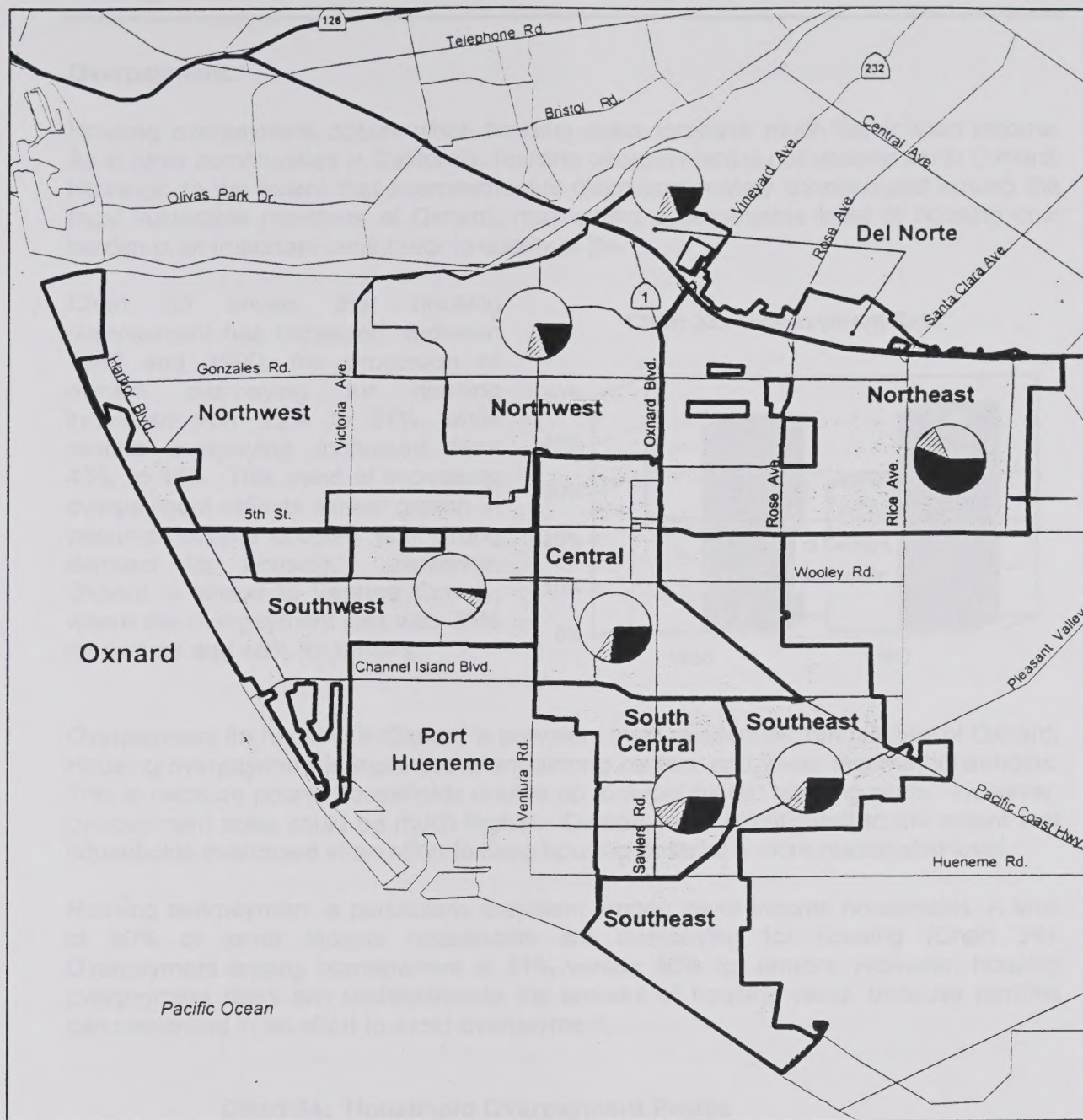


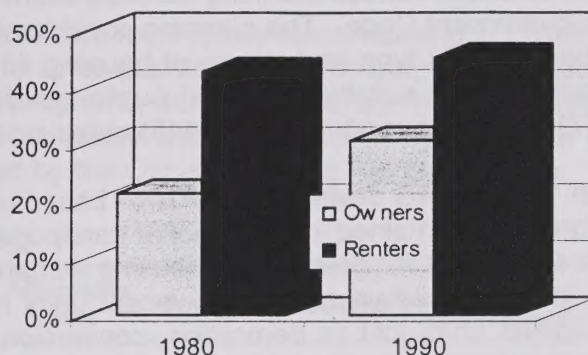
Figure 4
Renter Overcrowding

Overpayment.

Housing overpayment occurs when housing costs increase much faster than income. As in other communities in California, housing overpayment is not uncommon in Oxnard. However, to the extent that overpayment is disproportionately concentrated among the most vulnerable members of Oxnard, maintaining a reasonable level of housing cost burden is an important contributor to quality of life.

Chart 33 shows that housing overpayment has increased. Between 1980 and 1990, the proportion of owners overpaying for housing increased from 22% to 31%, while renters overpaying increased from 43% to 46%. This trend of increasing overpayment reflects slower growth in personal income coupled with strong demand for housing. However, Oxnard is similar to Ventura County, where the overpayment rate was 35% for owners and 48% for renters.

Chart 33: Overpayment Rate



Overpayment for housing in Oxnard is prevalent in all residential communities of Oxnard. Housing overpayment is more prevalent among renters and lower income households. This is because poorer households double up to avoid higher housing costs. However, overpayment rates could be much higher. Overpayment is mitigated to the extent that households overcrowd in an effort to keep housing costs at a more reasonable level.

Housing overpayment is particularly prevalent among lower income households. A total of 60% of lower income households are overpaying for housing (Chart 34). Overpayment among homeowners is 31% versus 46% for renters. However, housing overpayment rates can underestimate the amount of housing need, because families can overcrowd in an effort to avoid overpayment.

Chart 34: Household Overpayment Profile

Family Type	All	Owners	Renters	Lower Income
Total	37%	31%	46%	60%
Elderly	30%	22%	59%	44%
Small Families	38%	33%	46%	68%
Large Families	37%	31%	43%	56%
Others	44%	43%	44%	74%

Source: Comprehensive Housing Affordability Strategy, 1990.

2. Future Housing Need

Future housing need refers to the share of the region's housing need that has been allocated to a community. In brief, SCAG calculates future housing need based upon household growth forecasts provided by communities, plus a certain amount of units needed to account for normal and appropriate level of vacancies and the replacement of units that are normally lost to conversion or demolition. The Ventura Council of Governments (VCOG) served as a delegate agency in assisting these efforts.

In allocating the region's future housing needs to different jurisdictions, SCAG is required to consider various planning considerations explicitly set forth in Section 65584 of the Government Code. The planning considerations are as follows: (1) market demand for housing; (2) type and tenure of housing; (3) employment opportunities; (4) commuting patterns; (5) suitable sites and public facilities; (6) loss of assisted multifamily housing; (7) special housing needs; and (8) reduction of impactation of lower income households.

In 1999, SCAG developed its RHNA based upon population, employment and household forecasts contained in the regional transportation plan from 1998-2005. These forecasts are the basis for determining housing demand. Second, SCAG makes an adjustment to allow for a certain number of vacant units needed to ensure adequate mobility and to replace units lost to demolition, conversion, or natural disaster. Finally, SCAG then determines the number of units to be affordable to different income groups.

Oxnard filed an appeal with SCAG regarding their initial RHNA determination in compliance with the provisions and rationale provided for in State Housing Element law. Oxnard contended that the present fair adjustment did not reduce undue concentration of lower income households in any one jurisdiction as expressly required by State law. In contrast, Oxnard contended that the fair share formula institutionalized impactation, because the formula does not measurably reduce impactation for at least 50 years.

Initially, SCAG's Policy Committee (CEHD) heard and rejected Oxnard's appeal. However, upon re-appeal, the CEHD reversed their decision, siding with the City. However, the Regional Council then reversed the decision made by CEHD, based upon legal direction from SCAG staff regarding adherence to established appeal procedures. The final RHNA numbers shown total 3,298, with units allocated for each income group.

Chart 35: Oxnard's 1998-2005 RHNA

Income Group	Percent of County MFI	Initial Draft RHNA (11/99)	CEHD-Approved (10/00)	Regional Council Approved RHNA (11/00)
Very Low	0 – 50%	751	618	797
Low	51 – 80%	460	379	489
Moderate	81 – 120%	476	794	505
Upper	120%+	1,420	1,507	1,507
Total		3,107	3,298	3,298

Source: Southern California Association of Governments, December 2000

E. Assisted Housing At-Risk of Conversion

Existing housing that receives governmental assistance is often one of the largest supplies of affordable housing in many communities. Because of its significance, this section identifies publicly assisted rental housing in Oxnard, evaluates the potential to convert to market rates between 2000 and 2010, and analyzes the cost to preserve those units. Resources for preservation/replacement are described in Chapter IV of the Element and housing programs to address preservation are in Chapter V.

1. Assisted Housing Inventory

Chart 36 provides an inventory of publicly assisted multi-family rental housing in Oxnard. This inventory includes all multi-family rental units assisted under federal, state, or local programs, including HUD, state/local bond programs, density bonus, and redevelopment or direct assistance programs. Over 900 publicly assisted multi-family units are in Oxnard plus 780 public housing units owned by the Oxnard Housing Authority (OHA).

Chart 36: Inventory of Assisted Housing

Project Name	Tenant Type	Project Owner	Affordable Units	Financing Instrument	Expiration of Affordability
Channel Island Park Apts	Family	Bismark Association	148 of 152 All 152	Section 8; Section 236(j)(1)BMIR	2000 Eligible
Paseo El Prado	Family	Richard McNish	22 of 112	Mortgage Revenue Bond	2002
Seawind Senior Apartments	Senior	Seawind LTD Partnership	20 of 101	Mortgage Revenue Bond; CDC	2007
Pacific Point Apartments	Family	N/A	All 246	Tax Credit	Post 2010
Casa Merced	Senior	Mercy Charities	All 40	Section 202/811; CDC	Post 2010
Heritage Apartments	Family	N/A	All 196	Tax Credit	Post 2010
Vintage at Rose (Tierra Vista)	Family	unknown	40	Inclusionary Ordinance	Post 2010
Villa Solimar	Family	Cabrillo Economic Development	All 32	Tax Credit project with assistance from CDC	Post 2010
Vineyard Gardens	Family	unknown	All 62	Tax Credit project	Post 2010
Casa San Juan	Family	Mercy Charities	All 64	Tax Credit project with assistance from CDC	Post 2010
Public Housing (5 Complexes)	Family	OHA	All 780	Public Housing	Not Applicable

Sources: HUD Inventory of Section 8 projects, 2000, Oxnard Housing Authority, 2000
California Debt Advisory Commission, 2000; N/A data not available upon time of writing

2. Loss of Assisted Housing

Of the 15 complexes and 1,600 multifamily units that receive some form of public or private assistance, three complexes with a total of 182 units are at risk of converting to market rate rents. This section evaluates low-income multi-family rental projects that are at-risk of conversion prior to July 1, 2010. The projects identified in Chart 37 are at-risk due to three aspects: (1) the expiration of Section 8 contracts; (2) the prepayment of a government-subsidized mortgage; and (3) the expiration of affordability controls.

Chart 37: At-Risk Assisted Housing Inventory

Project Name	Affordable Units	Total Units	Unit Mix (Bdrms)	Funding Source(s)	Expiration of Affordability
Channel Island	148	152	37 1-br	Section 8	2000
			75 2-br 36 3-br	Section 236(j)(1)	Prepayment Eligible
Paseo El Prado	22	112	11 1-br 11 2-br	Mortgage Revenue Bond	2002
Seawind Apts	20	101	10 1-br 10 2-br	Mortgage Revenue Bond	2007

Sources: HUD Inventory of Section 8 projects, 2000; Oxnard Housing Authority, 2000; and California Debt Advisory Commission, 2000

Federal Section 8 Contracts

Beginning in the mid-1960s, the federal government provided low-interest rate financing and rental subsidies to developers, resulting in the production of over 168,000 affordable housing units in California. Much of this housing is now considered “at-risk” of conversion to market-rate housing as 15- and 20-year Section 8 contracts reach their expiration dates, and mortgage prepayments are no longer restricted.

The Section 8 program provides property owners guaranteed monthly rental payments, in return for maintaining their housing units as affordable to very low-income households. Under HUD regulations, property owners are guaranteed a minimum rent payment equal to the HUD-determined fair market rent (FMR) or the negotiated payment standard. The tenant payments are restricted to a maximum of 30% of their gross income. HUD pays the difference between the FMR and the tenant payment.

Recent federal legislation has been enacted to address the expiration of Section 8 contracts and the prevailing market in a community. Upon expiration of Section 8 contracts, owners with HUD-issued mortgages have two options. Projects renting at *above* fair market rents can participate in the Mark-to-Market program that reduces rents to fair market levels in return for favorable tax treatment and debt restructuring. For projects renting at *below* fair market rents, owners can participate in the Mark-up-to-Market program which allows rents to be marked up to comparable market rents – which is especially important in escalating rental markets.

Prepayment of HUD Insured Mortgage Loans

Affordability controls can also be lost through prepayment of HUD assisted mortgages. As background, HUD sponsors programs that provide property owners with subsidized interest rates or other financial incentives, provided that a certain number of units are set aside as affordable for low income households. Under this option, property owners must either maintain the project as affordable housing for the duration of the 40-year mortgage term, or owners can prepay their remaining mortgage after 20 years, and therefore opt out of the affordability controls.

Section 236(j)(1) – Section 236(j)(1) was also designed to stimulate the production of affordable rental housing. Under this program, developers are offered below-market rate loans, with the stipulation that units are set aside as affordable for an extended period of time, usually as long as the mortgages are outstanding. After a certain period of time (typically 20 years), however, the property owner may prepay the mortgage, lift the rent controls on the affordable units, and rent the units at market rates.

The prepayment of Section 236 (j)(1) loans was formerly regulated by the Low Income Housing Preservation and Resident Home Ownership Act (LIHPRHA). Since LIHPRHA ended in 1996, property owners can prepay the remaining mortgage loans at any time once the project is eligible to exercise their prepayment option. However, among other requirements for prepayment, the property owner must notify all affected tenants nine months before exercising the opt out provisions. Currently receiving Section 8 project based assistance, Channel Island Park Apartments is also assisted through the Section 236(j)(1) program, is eligible to pay off its mortgage loan, and thus considered at-risk.

Mortgage Revenue Bond Project

Mortgage revenue bonds are issued by the OHA to finance housing that is affordable to lower-income households. Projects financed by mortgage revenue bonds are required to provide 20% of the units to households earning 80% or less of the area median income for a period no less than one-half the term of the bond. A typical bond-financed project has a 20-year term. In Oxnard, three multi-family projects are assisted through mortgage revenue bonds issued by the Housing Authority. Two of these projects—Paseo El Prado and Seawind Apartments—are at-risk of conversion.

The Paseo El Prado project contains 112 units, of which 22 units are deed-restricted to be affordable to very low-income households. Seawind Apartments contain 101 units, of which very low-income seniors allocate as affordable and for occupancy 20 units. Both projects were financed with City-issued mortgage revenue bonds that require occupancy restrictions. Rents in these restricted units are also discounted to below market levels to be affordable to lower-income tenants. The earliest possible year of conversion to non-low-income uses is 2002 for Paseo El Prado and 2007 for Seawind.

3. Preservation and Replacement Options

Preservation or replacement of at-risk projects can be achieved through several means. The four options are as follows: 1) transfer of ownership to non-profit organizations; 2) provision of rental assistance to tenants using other funding sources; 3) replacement or development of new assisted multi-family housing units; and 4) refinance of mortgage revenue bonded projects. Each option is described below, along with a cost estimate.

Option #1. Transfer of Ownership

Transferring ownership of the at-risk projects to non-profit organizations has several benefits: (1) it may be least costly, (2) affordability controls can be secured indefinitely; and (3) the project would be available for a range of governmental assistance. The feasibility of this option depends on several factors, including the willingness of the apartment owner to sell the project, the existence of non-profit corporations with sufficient administrative capacity to manage the project, and availability of funding.

For-profit developers own all three at-risk projects in the City. The estimated market value for the at-risk projects can be estimated by comparing market rents and annual income versus the standard costs associated with apartment management. As indicated in Chart 38, the estimated current market value for the 42 affordable units is \$13 million. However, since the complexes are much larger, the transfer of units would probably cost considerably more. Therefore, this option is not feasible unless a nonprofit organization desired to buy the whole project to expand affordable housing opportunities.

Chart 38: Market Value of At-Risk Projects

Project Units	Channel Island Park	Paseo El Prado	Seawind Apartments	Total
1-bdrm	37	11	10	58
2-bdrm	75	11	10	96
3-bdrm	36	0	0	36
Total	148	22	20	190
Operating Cost (Yr)	\$443,400	\$59,400	\$54,000	\$556,800
Gross Income (Yr)	\$1,395,292	\$195,875	\$178,068	\$1,769,234
Net Annual Income	\$951,892	\$136,475	\$124,068	\$1,212,434
Market Value	\$10,470,808	\$1,501,223	\$1,364,748	\$13,336,778

Market value for each project is estimated with the following assumptions:

1. Estimated median rents for studios \$550, 1-bedroom \$762, 2-bedroom \$600, and 3-bedroom is \$950. Source: Oxnard Housing Authority
2. Average bedroom size for a 1-bedroom at 600 square feet, 2-bedroom at 750 square feet, and 3-bedroom at 900 square feet.
3. Vacancy rate = 5% and annual operating expenses per square foot = \$4.00
4. Market value = Annual net project income * multiplication factor
5. Multiplication factor for a building in moderate condition = 11

Option #2. Rental Assistance

Currently, availability of funding for Section 8 contract renewal is uncertain. Channel Island Park Apartments is the only at-risk project with Section 8 contracts. The other two projects have restricted rents pursuant to their mortgage revenue bond restrictions. Should these programs expire, various local, state or federal resources could be used to subsidize rent payments. For instance, if rent subsidies were structured to mirror the Section 8 program, the locality would pay the difference between what tenants can pay (defined as 30% of household income) and the HUD determined payment standard.

The feasibility of this alternative, in the case of the property owners, depends on their willingness to accept rental vouchers. The willingness of for-profit owners to accept other forms of rent subsidies depends largely on how comparable the subsidies are to market rate rents. As summarized below in Chart 39, given the bedroom mix of all 190 at-risk units, the total cost of subsidizing the rents for these units to FMR levels is estimated at \$24,329 per month or approximately \$292,000 annually. However, subsidized rents may need to exceed the FMR in order to entice the participation of for-profit owners.

Chart 39: Required Rent Subsidies for At-Risk Projects

Unit Size	Total Units	Fair Market Rents	HHld Size	Median Household Income ⁽¹⁾	Affordable Cost (30% of MFI)	Per Unit Subsidy	Monthly Subsidy
1-br	58	\$627	2	\$27,400	\$610	\$17	\$986
2-br	96	\$793	3	\$30,850	\$671	\$122	\$11,688
3-br	36	\$1,055	4	\$34,250	\$731	\$324	\$11,655
Total	190						\$24,329

1. Year 2000 Household Median Income limits for the Ventura County area set by HUD
2. Affordable housing cost assumes a utility bill of \$75/month for one-bed units; \$100 for two-bed units, and \$125/month for three-bed units.

Once project-based Section 8 contracts expire, HUD provides a Mark-to-Market program. If current contracted rents exceed the FMR, HUD gives favorable tax treatment to property provided they preserve units at rents affordable to lower-income households. For apartments renting at below FMR, HUD allows rents to be marked up to comparable market rents, not exceeding 150% of the FMR in return for affordability guarantees. Since all Section 8 projects are at risk of conversion to non-low-income uses once the expiration date is reached, the below-market stock is most likely to be converted.

Channel Island Park is the only project receiving project-based Section 8 assistance. Rents at the project currently range between 84% and 97% of fair market rent, indicating that the owner may participate in the Mark-up-to-Market program. However, for the other two mortgage revenue bond projects, the Mark-to-Market program is not an option. Instead, the City would probably need to offer the subsidy directly to the projects.

Construction of Replacement Units

The construction of new low-income housing units is a means to replace at-risk units should they be converted to market rates. The cost of developing housing depends upon density, size of the units, location, land costs, type of construction, and soft costs. According to the Construction Industry Research Board, the average construction cost for multi-family housing ranges from \$50 to \$85 per square foot. Land costs in Oxnard vary from \$6 to \$13 per square foot, depending on the location and density permitted.

The average development cost for new affordable housing can be estimated using an average per-square-foot cost of \$65 for construction, \$10 for land, and density of 24 units per acre. Although the maximum density in the R-3 zone is 18 units per acre, a density of 23 units per acre is used since it represents the maximum density achievable with a density bonus. Based on these assumptions, the development cost is \$57,150 for a one-bedroom unit, \$66,900 for a 2-bedroom unit, and \$76,650 for 3-bedroom unit. Taken together, the total cost to build 190 units is \$12.5 million, exclusive of soft costs.

Refinancing of Mortgage Revenue Bonds

An option to preserve the low-income use restriction of the 42 bond-financed units in Paseo El Prado and Seawind Apartments is to refinance the mortgage revenue bonds that were issued to the owners. If refinanced, the projects would be required by the 1986 Tax Reform Act to commit their low-income units for the greater of 15 years or as long as the bonds are outstanding. To ensure affordability of the bond-assisted units, the City can negotiate with the project owners to refinance the bonds. The costs to refinance the bond include the difference in interest rates on the remaining debt between the previous and re-negotiated bonds, an issuance cost of approximately 3% of the bond to be paid by the City up front, and administrative costs. Thus, the project owners may not have a financial incentive to refinance unless bond interest rates are well below rates on the initial bonds, and are combined with other incentives. More often, property owners prefer to either sell the property or seek refinancing from private lenders and would therefore be eligible to opt out of affordability controls. Bond refinancing may more likely be used in combination with transfer of ownership to a non-profit.

Costs Comparisons

While the annual costs of providing rent subsidies required to preserve the 190 assisted units are relatively low, long-term affordability of the units cannot be ensured. Other financial incentives may also be necessary to make the negotiation packages more attractive to property owners for them to accept rent subsidies. The total costs of new construction to replace at-risk units is much higher than the costs associated with the different preservation options presented above, and is compounded by the limited supply of vacant land for multi-family residential uses. Refinancing the existing bond is likely the least costly preservation cost for Paseo El Prado and Seawind Apartments, the two bond-financed projects. However, the project owners may choose to opt out of mortgage revenue bond assistance by securing refinancing from private lenders.

3. HOUSING CONSTRAINTS

Providing adequate, affordable housing opportunities is an important goal for Oxnard. However, various factors can encourage or constrain the development, maintenance, and improvement of the housing stock within the community, including market factors, government codes and regulations, as well as physical and environmental constraints. This section addresses these potential issues and actions taken to mitigate them.

A. Market Constraints

Land costs, construction costs, and market financing contribute to the cost of housing reinvestment, and can potentially hinder the production of affordable housing. Although many of these potential constraints are driven by market conditions, jurisdictions have some leverage in instituting policies and programs to address these constraints. This section analyzes these constraints and the activities that a jurisdiction can undertake.

1. Development Costs

The costs of developing housing varies widely according to the type of home, with multi-family housing generally less costly to construct than single-family homes. However, within each construction type, costs can vary based on the size of unit and the number and quality of amenities provided, such as fireplaces, swimming pools, and interior fixtures among others. Land costs vary by location, size of the lot and the existing use of the lot, i.e. whether the site is vacant or has an existing structure that must be removed.

A key component in the cost of development is the price of raw land and any necessary improvements and infrastructure that must be made to the site. The diminishing supply of residential land combined with a fairly high demand has kept land cost relatively high in Southern California. In Oxnard, land costs range from \$6 to \$7 per square foot in residential areas and up to \$13/square foot in commercially-zoned areas. Moreover, the density of development permitted on a particular site also determines per unit land costs, with higher density developments costing less than lower density developments.

According to the Construction Industry Research Board, the construction costs or “hard costs” for a typical new, single-family dwelling averages \$60 to \$90 per square foot. The average construction cost for multi-family housing varies from \$50-\$85 per square foot. Custom homes cost in the higher range, while tract homes cost in the lower range. Residential development also involves “soft cost” of overhead, entitlements, professional services, and City fees. Based on a survey of recent multi-family developments built in Oxnard, soft costs range from approximately \$39 to \$47 per square foot.

Although land and construction costs do increase the cost of development, the City has been actively involved in mitigating these constraints to the extent feasible. For instance the CDC has acquired property for affordable housing, including providing gap financing and/or made land available for several projects, including Villa Solimar, Casa San Juan, Casa Merced, and others. Soft costs have also been reduced by fee waivers or reductions. Later portions of this section describe other efforts that have been taken.

2. Availability of Financing

The availability of financing affects the ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions must disclose information on the disposition of applications for home purchase and improvement loans. This section presents major findings (Chart 40). For a further discussion, the City's Analysis of Impediments to Fair Housing Choice provides an indepth analysis of this topic.

- **Home Purchase Loans.** During 1998, approximately 3,300 households applied for home purchase loans in Oxnard. Of that total, 72% applied for conventional loans, while 28% of households applied for government-assisted loans. As expected, there is a relationship between a household's income and the type of loans applied for. Lower and moderate-income households accounted for 59% of applicants for conventional loans, but 82% of the applicants for government-assisted loans.

Origination rates vary by household income. For market-rate loans, the origination rate increased from 63% for lower income households to 75% for upper income households. For market rate loans, the City's origination rate (67%) and denial rate (13%) was similar to the County's average of 69% and 11% respectively. Origination rates for government-assisted loans ranged from 77% to 82% -- exactly the same rate as the County albeit Oxnard has a higher share of lower income households.

- **Home Improvement Loans.** During 1998, 626 households applied for home improvement loans in Oxnard. About 87% of households applied for conventional loans and 13% applied for government-assisted loans. Approximately 71% of applicants for either conventional or government-backed loans were low and moderate-income households. Of particular note, however, the number of applications for both conventional and government-assisted home improvement loans was significantly below the number who applied for home purchases.

Compared to mortgage loans, home improvement loans were more difficult to secure, as is the case in most jurisdictions. Origination rates for conventional and government-assisted improvement loans were 48% and 32%, respectively. Similarly, the County origination rates for home improvement loans exhibited the same pattern, with 54% conventional and 27% for government-backed loans. However, for lower income households, the loan origination rate was 16 percentage points lower for government, rather than conventional improvement loans.

- **Fair Housing Issues.** The City of Oxnard conducted an Analysis of Impediments to Fair Housing Choice (AI) in 1996. This document examined mortgage lending and insurance practices for home purchases and improvements. For home purchase loans, the denial rates for loan applications were consistently higher in low/mod income tracts, and portions of the community with a greater percentage of minorities. However, the same patterns in Oxnard are evident in Ventura County as a whole.

The existence of different denial rates among applicants of different income levels or race/ethnicity is often due to the high correlation between race/ethnicity and income. Minorities tend to have a higher share of low-income households and loan denial rate, presumably because income is a critical factor in qualifying for a loan. In addition to income, credit and income-to-debt ratios are also evaluated to determine whether an applicant can qualify for a loan to improve or purchase a home.

Chart 40: Disposition of Home Loans

Applicant Income	Home Purchase Loans: Conventional			Home Purchase Loans: Government-Assisted		
	Total	Originated	Denied	Total	Originated	Denied
Lower	697	63%	18%	443	77%	9%
Moderate	696	69%	12%	328	82%	7%
Upper	764	75%	9%	73	80%	5%
N.A.	203	40%	9%	96	54%	4%
Total	2,360	67%*	13%*	940	77%*	8%*

Applicant Income	Home Improvement Loans: Conventional			Home Improvement Loans: Government-Assisted		
	Total	Originated	Denied	Total	Originated	Denied
Lower	249	42%	43%	35	23%	54%
Moderate	139	42%	34%	23	22%	57%
Upper	96	49%	28%	18	67%	17%
N.A.	61	87%	3%	5	20%	80%
Total	545	48%*	33%*	81	32%*	48%*

Source: Home Mortgage Disclosure Act (HMDA) data, 1998

* Average

Increasing the availability of financing for home purchase and home improvement is a means of improving the quality of life for all Oxnard residents. To support this end, the City has established goals, policies, and programs for fair housing practices. With respect to programs, the Housing Authority offers down payment and closing cost assistance to low income home buyers, and home improvement loans. The Program section also sets forth the policy to implement appropriate actions in the Analysis of Impediments to Fair Housing Choice.

B. Governmental Constraints

Local policies and regulations can impact the price and availability of housing and, in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other issues may serve as potential constraints to the maintenance, development, and improvement of housing. This section discusses potential governmental constraints in the City.

1. Land Use Controls

The Land Use Element of Oxnard's 2020 General Plan sets forth policies for residential development within the community. These land use policies, coupled with zoning regulations, establish the amount and distribution of land to be allocated for different uses. Housing supply and costs are affected by the amount of land designated for residential use, the density at which residential development is permitted, and the standards that govern the character of development.

The General Plan provides for a variety of residential land uses, ranging from a density of 2 units per acre in the very low density single-family residential areas, 18 units per acre in medium density multi-family areas, and up to 30 units per acre in high density areas. Chart 41 summarizes the eight residential land use categories identified in the General Plan and their corresponding zoning districts.

Chart 41: Residential Land Use Categories

General Plan Land Use Category	Zoning Designation(s)	Density Permitted (du/ac)	Primary Residential Type(s)
Rural	To be established	1 to 4	Single-family homes on larger lots in El Rio and Nyeland Acres
Very Low Density	R-1	1 to 2	Single-family homes in the Teal Club Specific Plan along Patterson Road
Low Density	R-1	1 to 7	Single-family homes
Low-Medium Density	R-2	7 to 12	Higher density detached single-family homes in PUDs and lower density apartments/condominiums
Medium Density	R-3, C-2	13 to 18	Garden apartments, condominiums, and other form of attached housing
High Density	R-4	19 to 29	High density apartments in older developed areas
Mobile Home 1; Factory Built	MH-PD	1 to 7	Mobile home parks
Mobile Home 2	To be established	7 to 12	Mobile home/trailer parks
Central Business District	CBD	Up to 39	Apartments and condominium projects, adjacent to Heritage Square

Sources: Land Use Element, City of Oxnard 2020 General Plan, 1990
Zoning Code, City of Oxnard, 1999 revision

Specific Plans.

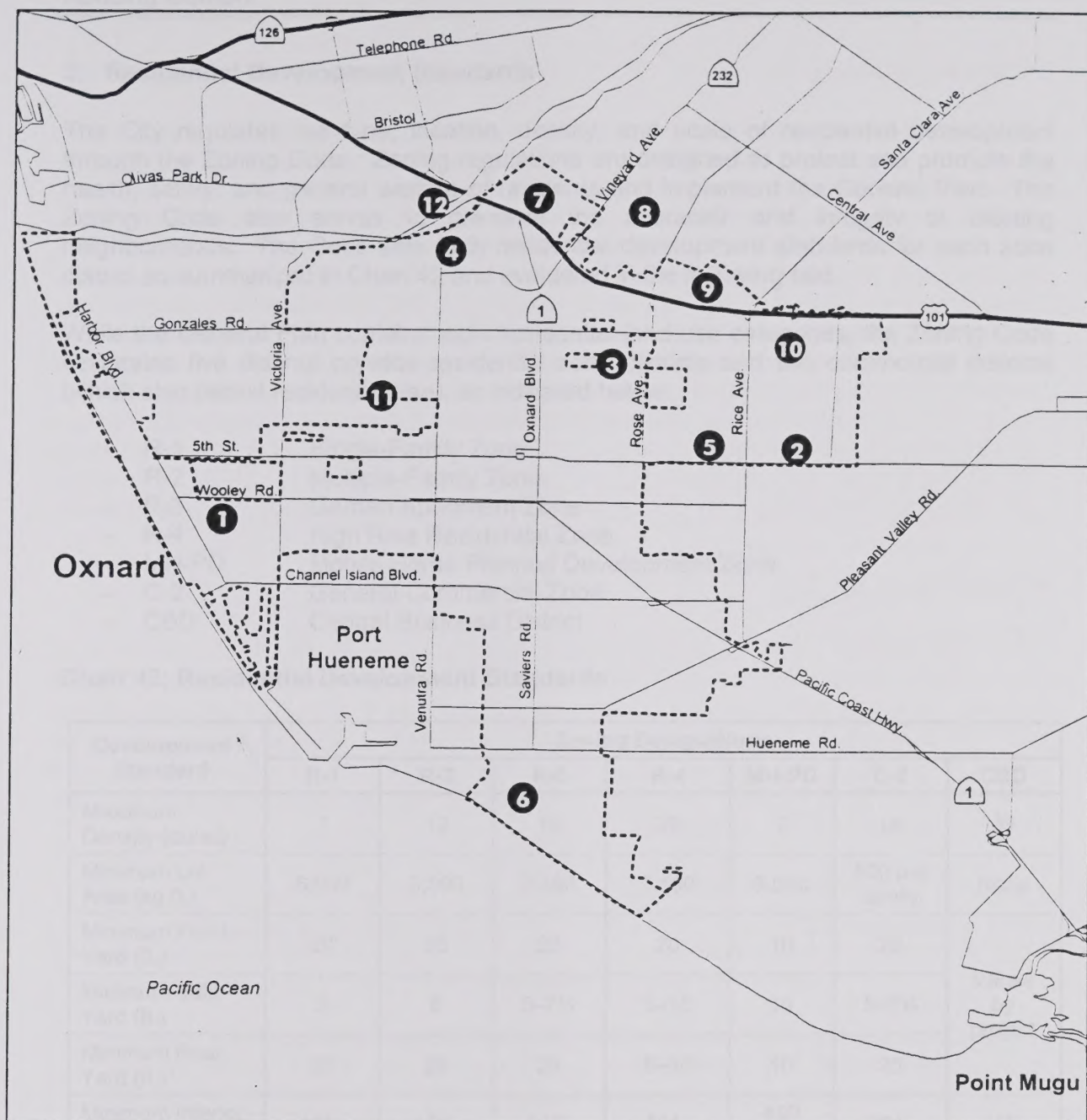
The City makes extensive use of specific plans to provide focused planning and development standards tailored to the unique characteristics of an area. As of May 2000, the City has adopted eight specific plans, of which seven are in northern Oxnard, as indicated in Figure 5. As described below, three of these areas will contribute significant residential growth to the community during the ensuing five years.

Northeast Specific Plan Area: The 856-acre Northeast Specific Plan Area consists of a variety of land uses including residential, commercial, business research, institutional, open space, semi-public and recreational, and office uses. Within the 496 acres allocated for residential use, 3,188 homes are permitted. Provision for housing includes 1,427 low-density single-family detached homes, 940 small lot single-family homes and townhouses/condominiums, 908 courtyard apartments and condominiums, and 190 units affordable to lower-income households. The Plan also has an Affordable Housing Component under the Affordable Housing Ordinance.

Northwest Golf Course Community Specific Plan: The 330-acre Plan Area is located at the northwest corner of the City, immediately west of the existing River Ridge Golf Course and residential neighborhoods. The Specific Plan is designed to encourage the development of a coordinated neighborhood containing housing, recreational, and institutional facilities while preserving the unique visual, historic, physical, cultural and environmental amenities. The Plan calls for the development of a high-quality public golf course and a residential community consisting of up to 426 single-family homes. The City is negotiating an agreement that may result in an amendment to the Plan to designate about three acres for affordable housing.

Mandalay Bay Phase IV Specific Plan Area: Phase IV is a planned large-scale mixed-use development on 220 acres extending from the Channel Islands Mandalay Bay Waterway northerly. Mandalay Bay Phase IV development is envisioned to provide a variety of water oriented commercial, residential, and recreational uses. The Plan provides an orderly transition from existing single-family and townhome development in the south to a more intense and dynamic mixed-use land use pattern in the north. Up to 960 homes are permitted, with additional units permitted within commercial mixed use. Mandalay Bay will fulfill its affordable housing obligation through payment of an in-lieu fee to the City's Affordable Housing Trust Fund.

Other Specific Plan Areas: The City of Oxnard has various other specific plan areas which have additional capacity for residential development, albeit in the future. These include Ormond Beach and the Teal Club. Full development of both these areas is most likely to occur after the present 1998-2005 planning period. A description of the abovementioned areas as well as other specific plan areas in Oxnard are included in greater detail in the City's adopted 2020 General Plan.



----- City Boundary

Specific Plans

- | | |
|------------------------------------|--|
| 1 Mandalay Bay (Phase IV) | 7 Oxnard Town Center |
| 2 McInnes Ranch Business Park | 8 Oxnard Town Center (Future Addition) |
| 3 Northeast Community | 9 Rose-Santa Clara Corridor |
| 4 Northwest Community | 10 Sakioka Farms (Future) |
| 5 Northfield/Seagate Business Park | 11 Teal Club (Future) |
| 6 Ormond Beach (Future) | 12 Wagon Wheel |

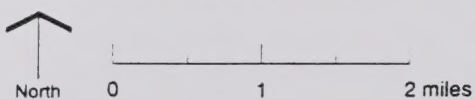


Figure 5
Specific Plan Areas

2. Residential Development Standards

The City regulates the type, location, density, and scale of residential development through the Zoning Code. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents and implement the General Plan. The Zoning Code also serves to preserve the character and integrity of existing neighborhoods. The Code sets forth residential development standards for each zone district as summarized in Chart 42 and evaluated in the following text.

While the General Plan contains eight residential land use categories, the Zoning Code delineates five distinct citywide residential zone districts and two commercial districts (which also permit residential use), as indicated below:

- R-1 Single-Family Zone
- R-2 Multiple-Family Zone
- R-3 Garden Apartment Zone
- R-4 High Rise Residential Zone
- MH-PD Mobile Home Planned Development Zone
- C-2 General Commercial Zone
- CBD Central Business District

Chart 42: Residential Development Standards

Development Standard	Zoning Designations						
	R-1	R-2	R-3	R-4	MH-PD	C-2	CBD
Maximum Density (du/ac)	7	12	18	29	7	18	39
Minimum Lot Area (sq.ft.)	6,000	3,500	2,400	1,500	3,000	600 per family	None
Minimum Front Yard (ft.)	20	25	20	20	10	20	Varies by project
Minimum Side Yard (ft.)	5	5	5-7½	5-10	10	5-7½	
Minimum Rear Yard (ft.)	25	25	25	5-10	10	25	
Minimum Interior Yard (% of lot)	15%	15%	30%	30%	450 sq.ft.	30%	15%
Maximum Lot Coverage (%)	None specified	None specified	None specified	None specified	75%	None specified	100%
Maximum Bldg Height (ft.)	25	28	35	45 (100 w/ CUP)	35	35	48 or + with SUP

Source: Zoning Code, City of Oxnard, 1999 revision

Site Requirements.

The density of permitted development ranges widely depending on the particular zone. Densities range from lower density single family districts with a maximum of 7 units per acre to a maximum of 12 or 18 units per acre in multi-family zones, and can range even higher to a maximum of 29 units per acre in the R-4 high rise multifamily zone. Commercial areas offer densities typically ranging from 18 to 39 units per acre. Density bonuses can also allow an additional 25% more units than permitted by the basic zone.

In addition to density limits, the maximum height and lot coverage requirements may limit the number of units that can be constructed on a given lot. In Oxnard, the maximum building height ranges from 2 stories in the R-1 zone to 4 stories in the R-4 zone. With a conditional use permit, buildings can be as tall as 11 stories in the R-4 and commercial zones. Unlike many cities, Oxnard does not specify maximum lot coverage for its residential zones; however, the minimum lot size and interior yard space requirements can limit the size of a development that can be achieved on a particular lot.

Parking Requirements.

The City's parking requirement for residential districts varies by residential type, lot size, and parking needs associated with different types of development. As indicated in Chart 43, two parking spaces within a garage are required for a typical single-family home. For both apartments and condominium units, the number of parking spaces mandated varies from one garage space for a studio or one-bedroom unit to two spaces for a unit with two or more bedrooms. For mobile home parks, two parking spaces in tandem are required for each mobile home space.

Chart 43: Parking Requirements

Residential Type	Required Number of Spaces
Single Family	
Detached single-family homes and attached townhomes on 6,001+ sq.ft. lots	2 spaces in a garage for each unit
Single-family unit with attached second unit	2 spaces in a garage for main unit, plus 1 space within a garage for the second unit
Multifamily Developments	
Studio and 1-bedroom	1 garage space per unit
2+ bedrooms	2 garage spaces per unit
Visitor spaces	1 visitor space per unit for the first 30 units. After the 31 st unit, 0.5 visitor space per unit
Mobile home park:	2 spaces in tandem per mobile home space. 1 space must be covered.

Source: Zoning Code, City of Oxnard, 1999 revision

Flexibility from Development Standards.

Oxnard provides several mechanisms to maintain flexibility in development standards. This flexibility is an important means to address limitations inherent at a specific site (e.g., such as geographic, topographical, physical, or otherwise), as well as provide a means to address other important goals and objectives of the City Council, including the provision of housing that is affordable to all economic segments of the community.

- **Administrative Permit.** The City makes extensive use of the administrative permit process to provide additional flexibility from residential development standards. There are eight types of Administrative Permit requests – the two most relevant being the Minor Modification and the Development Design Review. Under these processes, the Community Development Director has the authority to:
 - (1) approve changes to building heights, setback requirements, landscape requirements and building area on approved plans by no more than 10%;
 - (2) approve changes to building size, provided that all Code requirements are met for parking, landscaping, and other Zoning Ordinance standards;
 - (3) approve modifications to building elevations, subject to review and recommendation by the City's Design Review Committee; and
 - (4) approve development design review for buildings or structures for uses which do not require a conditional permit or other zoning permit.
- **Planned Development (PD) Additive Zone.** The City makes extensive use of the PD Additive Zone that may be attached to residential and non-residential zones to control development of properties with special locational, geographic, or other features. PD-zoned areas allow modification of development standards or regulations that may differ from those requirements specified by the underlying zone. The Planning Commission may grant a density increase of 25% consistent with the General Plan and/or allow a 25% modification in certain development standards. PD-zoned projects providing affordable housing may also qualify for a density bonus and various other incentives. PD Additive Zones have been granted recently for numerous housing projects both at affordable and market rates.
- **Planned Residential Groups (PRGs).** Flexible development standards are offered through PRGs, which are comparable to the planned unit developments. The Planning Commission may grant a special use permit for a PRG, which allows the variation of density levels (consistent with the 2020 General Plan), area, lot size, height, parking and fencing requirements. Smaller lot developments, including detached condominium units, can be accomplished through the PRG designation which allows for a reduction in lot sizes and narrower private streets. The PRG designation has been used extensively and may be used in conjunction with the PD Additive Zone to achieve the maximum density allowed in a specific zone.

The City has a strong track record in utilizing these tools to provide modifications in development standards that are consistent with the adopted 2020 General Plan. City staff indicate that administrative permits were requested for 43 minor modifications and 6 development design review, with most being approved. The PD Additive Zone has been used for the Palm Terrace, Vineyard Gardens, and El Paseo projects among others.

Programs to Achieve Housing Affordability

Oxnard provides several tools in order to encourage production of affordable housing. These programs are an important means to achieve a diversity and balance of housing types that are affordable to all economic segments of the community. As noted below, the primary tools to ensure affordable housing are as follows: (1) Incentives for Affordable Housing; (2) the Inclusionary Housing Ordinance, and (3) Infill lot Program. Other programs are described later in the Housing Plan Section of the Element.

- ***Incentives for Affordable Housing.*** In October 1999, the City adopted the Density Bonus Ordinance and associated resolutions to encourage the production of affordable housing. These ordinances specify three tiers (Groups I, II, and III) of regulatory concessions and incentives available, with greater concessions and incentives for higher percentages of units for very low- and low-income households. Concessions offered for affordable projects include (but are not limited, to:
 - Density bonus;
 - Increased maximum building height limits;
 - Modified construction material requirements;
 - Reduced minimum lot size, width, frontage, and setbacks
 - Provision of financial incentives; and
 - Reduced requirements for certain amenities.
- ***Inclusionary Housing Ordinance.*** Oxnard adopted a Affordable Housing Ordinance in 1999 to encourage production of affordable housing in proportion with the overall increase in residential units. The Ordinance requires developers of residential projects with ten or more units to provide 10% of the units for very low- (5%) and low- (5%) income households. Developers also have the option of paying an in-lieu fee, which is \$2,175 per apartment/condominium unit, and \$2,322 per single-family home. In analyzing the current program, the City is presently reassessing its in-lieu fee structure to determine if modification of the Ordinance is needed. Since its inception, 40 inclusionary units have been built in the Vintage at the Rose project and over \$550,000 in fees have been received in exchange for 45 additional units.
- ***In-fill Housing Program.*** The City approved, in concept, an In-fill Housing Program to encourage residential development on smaller vacant parcels in established neighborhoods where infrastructure is already in place. These include La Colonia, Wilson, Hobson Park East, Five Points Northeast, Southwinds, and Cypress. The In-fill Program will encourage housing production by waiving or deferring certain development fees and this will help with decreasing the overall costs of development. Under this Program, the City allows \$500,000 in fee waivers for all projects or allows a developer to defer payment of development fees until final occupancy inspection. The program began in Year 2000 and has not been utilized at this point.

3. Provisions for a Variety of Housing

State Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards and to encourage the development of housing for all economic segments of the population. Housing for all economic segments of the community includes multi-family housing, factory-built, mobile homes, emergency shelters and transitional housing among others.

Chart 44 summarizes the various housing types permitted within Oxnard's primary residential zone districts. Development is typically permitted by right or through the special use permitting process as described later in this section.

Chart 44: Permitted Residential Development by Zone

Housing Types Permitted	Residential				Other Special Uses		
	R-1	R-2	R-3	R-4	MH-PD	C-R	M-2
Residential Uses							
Single-family detached	✓	✓	✓	✓		✓	
Single-family attached	✓	✓	✓	✓		✓	
Multi-family		✓	✓	✓			
Garden apartments			✓	✓			
High density apartments				✓			
Manufactured housing	✓						
Mobile home	✓				✓	S	
Second units	S						
Special Needs							
Farm Labor Housing						S	S
Emergency Shelters							
Transitional Housing							
Single-Room Occupancy							
Care Facility (<7 persons)	✓	✓	✓	✓			
Care Facility (7+ persons)		S	S	S			
Fraternity/Sorority Houses			S	S			

Source: Zoning Code, City of Oxnard, 1999 revision

✓ = Permitted S = Subject to Special Use Permit

In addition to single-family and multifamily residential opportunities, the following housing types are available for all economic segments of the community including those earning lower income, seniors, students, the homeless, and other special needs groups.

Residential Uses in Commercial Zones. In addition to residential uses in single- and multi-family zones, the C-2 zone conditionally allows single-family and multi-family (up to 72 units per acre pursuant to special use permit) uses, while the CBD conditionally permits residential uses, including exclusively residential developments (such as apartment complexes), and housing units above or near commercial or office uses. Proposals for residential development in the C-2 and CBD zones have become increasingly common, with proposals including large-scale apartment complexes.

Second Units. The State Government Code defines “second units” as attached or detached dwelling units which provide complete independent living facilities for one or more persons including permanent provisions for living, sleeping, cooking and sanitation, located on the same lot as the primary structure. In Oxnard, second units are permitted in the R-1 zone on lots with a minimum area of 6,000 square feet, subject to a CUP. Second units are required to share a common wall or be created in the primary structure. A detached single-family home with an attached second unit is required to provide two garage parking spaces for the primary unit, plus one garage space for the second unit.

Mobile Homes/Manufactured Housing. Oxnard has an estimated 3,120 mobile homes. Recognizing the significant contribution that mobile home parks make toward providing a variety of housing choices, the City has established the MH-PD zone district for the preservation of mobile homes. Individual mobile homes and manufactured housing units are also permitted in the R-1 zone. Because mobile homes provide a significant source of affordable housing for lower-income persons, the City of Oxnard has also established a Mobile Home Rent Review Board to monitor the rents charged at parks.

Residential Care Facilities. Residential care facilities refer to any family home, group home, or rehabilitation facility which provide non-medical care to persons in need of personal services, protection, supervision, assistance, guidance or training essential for sustaining daily living. Residential care facilities that serve six or fewer persons are permitted in all residential zone districts and the commercial C-2 zone, while facilities serving more than six persons are conditionally permitted, except for the R-1 zone. Taken together, a total of 69 licensed community care facilities are located in Oxnard.

Emergency Shelters and Transitional Housing: The City of Oxnard has one of the more extensive continuum of care programs in Ventura County and is home to several emergency shelters and transitional housing for the homeless population. In fact, Oxnard is home to the only year-round emergency shelter in Ventura County. Although these facilities are situated in Oxnard, the Zoning Code does not explicitly address in which district emergency shelters and/or transitional housing facilities can be located. As noted in the Program Section, the City will be revising the Zoning Code to address this issue.

Farmworker Housing. The Zoning Code permits, pursuant to an approved Special Use Permit, “licensed permanent group housing facilities for 100 or more agricultural workers” in the M-2 Zone and “housing for farm workers employed and working on the premises and their families,” in the C-R Zone. Oxnard has migrant farm labor housing, built between 1942-1955, which provide a significant number of beds. City staff indicate that no SUP’s have been filed or denied for migrant farm worker housing in many years. Changes proposed to these two zoning categories are addressed in Chapters 4 and 5.

4. Building Codes and Enforcement.

The City of Oxnard has adopted the Uniform Building Code, which establishes standards and requires inspections at various stages of construction to ensure code compliance. The City's building code also requires new residential construction to comply with the federal American with Disabilities Act, which specifies a minimum percentage of dwelling units in new developments that must be fully accessible to the physically disabled. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties which are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing.

The City's Code Enforcement Division is responsible for enforcing both State and City regulations governing maintenance of all buildings and property. Code Enforcement staff are assigned to the four police districts in Oxnard, with one staff member assigned solely to the Southwinds neighborhood due to its designation as a redevelopment project area. The City seeks voluntary code compliance through administrative processes. Residents participate through neighborhood advisory groups, with some serving on volunteer patrols to identify potential code violations. To facilitate the correction of code violations or deficiencies, Code Enforcement staff commonly refer owners to rehabilitation loan and grant programs offered through the City's Housing Authority.

5. Site Improvements

Site improvements are an important component of new development and include water, sewer, circulation, and other infrastructure needed to make development feasible. The City of Oxnard requires pro-rata payments for off-site extension of the water, sewer and storm drain systems, and pro-rata payments for traffic signals. It requires the developer to construct all internal streets, sidewalks, curb, gutter, and affected portions of off-street arterials. The City also requires landscaping along arterials and sometimes imposes special conditions for other features, including bikeways and setbacks. New residential construction will either occur as infill, where infrastructure is already in place or in specific plan areas, where adequate public services and facilities will be required.

Requiring developers to construct site improvements and/or pay pro-rata shares toward other infrastructure costs, the provision of public services and utility systems will increase the cost of housing. While these impact affordability, these requirements are deemed necessary to maintain quality of life desired by City residents, and are consistent with the City's adopted 2020 General Plan goals to ensure that public services and facilities are in place at the time of need, thus avoiding the overloading existing urban service systems. However, the City is actively involved in waiving development fees as needed to ensure that the cost of site improvements do not unduly constrain the production and availability of new affordable housing opportunities.

6. Growth Management.

Growth management has long been a concern in Ventura County. In 1998, the City of Oxnard adopted the "SOAR" Initiative, which stands for the **Save Open Space and Agricultural Resources**. This Initiative originated from public concern that rapid urban encroachment over the past decade was threatening agricultural, open space, watershed, sensitive wetlands, and riparian areas vital to Ventura County. Therefore, voters passed an initiative to direct future population growth within incorporated areas where infrastructure is already in place. To implement this Initiative, Oxnard amended the General Plan pursuant to the SOAR Initiative as of January 1998.

Until December 31, 2020, the City shall restrict urban services and urbanized uses of land to within the CURB. The CURB line is generally coterminous with the City's Sphere of Influence. The City Council cannot grant or by inaction allow to be approved by operation of law, any general plan amendment, rezoning, specific plan, subdivision map, special use permit, building permit or other ministerial or discretionary entitlement inconsistent with the General Plan and CURB line established by the SOAR Initiative. Generally, the City Council may not amend the CURB, without voter approval. However, the City Council may amend the CURB pursuant to numerous procedures.

If for any reason, sufficient land resources are not available to address the RHNA, the SOAR Initiative would still allow the City of Oxnard to satisfy its 1998-2005 RHNA. This is because pursuant to Section 3 (E) of the SOAR Initiative, the City Council is expressly authorized to amend the CURB line to comply with state law regarding the provision of housing for all economic segments of the community. Thus, the City Council may amend the CURB, provided that no more than 20 acres is brought within the CURB for this purpose annually. As a prerequisite, the Council must make the following findings:

- the land is immediately adjacent to existing compatibly developed areas and that adequate services have or will be provided for such development;
- the proposed development will address the highest priority need identified (e.g., the provision of low- and very low-income housing to satisfy the RHNA); and
- there is no existing residentially land available within the CURB and it is not reasonably feasible to redesignate land within the CURB for such purposes.

The SOAR Initiative is not expected to prevent the City of Oxnard from meeting its RHNA requirements pursuant to State law. This is because of the following: (1) the City has a large reserve of vacant land within its corporate limits and within its Sphere of Influence (over 1,500 acres), (2) a significant portion of the City's RHNA requirement has already been satisfied, (3) the City has a history of subsidizing projects to ensure affordability, and (4) the SOAR has specific amendment procedures for the RHNA. Therefore, SOAR will not deter the City from satisfying its obligations for affordable housing required by the 1998-2005 Regional Housing Needs Assessment.

7. Development Permit Procedures

The City can affect the construction and improvement of housing by expediting, to some extent, the time involved in gaining approvals for development permits. The Permit Streamlining Act encourages communities to work toward improving the efficiency of their building permit and review processes by providing “one-stop” processing and specifying the information needed to complete an acceptable application. However, many proposed projects require several types of permits and they

are usually processed concurrently so that the public, Planning Commission, and the City Council can act on all related parts concurrently. Chart 45 above summarizes the City’s typical processing times for planning and zoning permits.

Chart 45: Permit Processing Time

Type of Zoning Application	Processing Times (in months)	Average Processing Time
Zone Variance	2 to 6	3½
Special Use Permit	3 to 8	3½
Planned Development	3 to 9	5½
Parcel Maps	1½ to 10	6
Tentative Tract Maps	5½ to 11	8
Zone Change	5 to 10½	7

Source: Planning & Environmental Services Dept., 2000

Applications for development permits requiring approval by the Planning and Environmental Services Manager, the Planning Commission, or the City Council require a comprehensive review process. The development approval process consists of initial filing of application, environmental review, Neighborhood Council participation, review by the Development Advisory Committee, and public hearing(s) shown in Chart 46.

Pre-Application. New development projects which may have a significant impact on roads, sewer, and water systems or which may impact adjoining neighborhoods are required to undergo pre-application review. During this review, City staff review site plans, elevations, and other project information to determine a project’s consistency with City requirements, relationship to adjacent land uses, and also community design considerations. This process allows an applicant to assess issues before committing to the time and expense of drafting plans which may not meet City requirements.

Application Filing. After receiving a response to a pre-application review, an applicant may submit a formal application. A project planner is then assigned to review the file and process the application through the environmental and planning stages. The project planner prepares an *Initial Study* to determine what environmental clearance is needed and determines whether an application is complete. Depending on the type of permit, public hearings may be required before the Planning Commission or City Council.

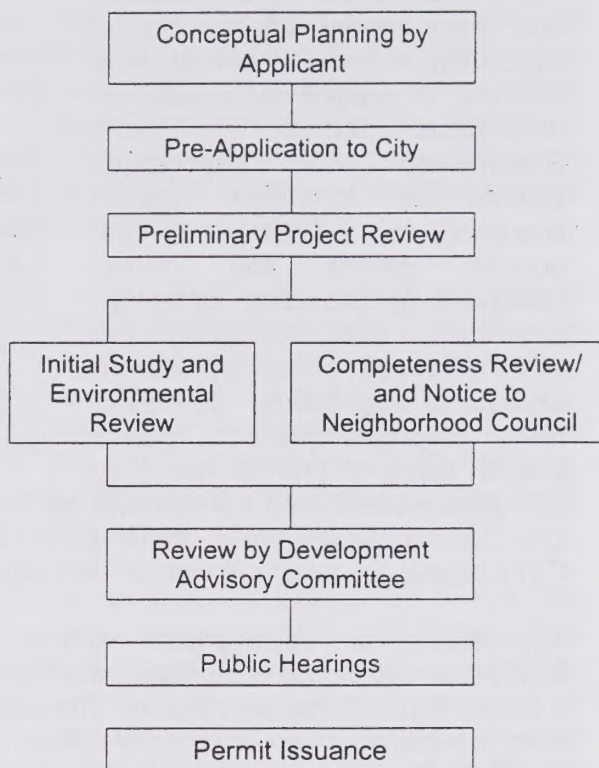
Oxnard uses a neighborhood council program to encourage resident participation in local government. Depending on the type of project and its potential impacts on the neighborhood and adjoining areas, applicants may be required to present their projects to the neighborhood council(s) early in the planning process. Established City policies encourage neighborhood councils and interested citizens to provide their input and comments to the applicants, project planners, Planning Commission, and City Council.

Development Advisory Committee.

After the above determinations have been made, the project is scheduled for review before the Development Advisory Committee (DAC) for design review. At the review, representatives from City departments discuss design concerns and conditions that should be placed on a project to comply with City codes and policies. Design review is typically mandatory for most development projects requiring approval of the City Council, Planning Commission, or Hearing Officer.

Administrative Permit. An administrative permit for a housing project may be requested if an approved project requires a minor modification of residential development standards. The permit is reviewed by the Planning and Environmental Services Manager who may approve, conditionally approve, or deny the application. The manager's decision may be appealed to the Planning Commission within 15 days of the decision. Administrative permits may also need to be reviewed by the DAC.

Chart 46: Permit Processing Stages



Source: Planning and Environmental Services, 2000

Public Hearing. Once a staff report is completed, the permit application is scheduled for the Planning Commission and notice is published in the local newspaper and mailed to neighboring property owners. Public notice is also sent to neighborhood council chairpersons. The Planning Commission conducts a public hearing on the permit and renders a decision. The City's planning permit process is designed to ensure quality development and allow adequate opportunities for resident participation.

The City gives preference and priority to affordable housing developments for project approval and funding. Qualified projects are those which achieve the following:

- Implement a high priority housing objective of the City contained in either the existing Housing Element or the Consolidated Plan;
- Give preference to Oxnard residents or workers, to the extent legally permissible;
- Propose the rehabilitation of substandard housing into a quality product where favorable cost/benefits can be demonstrated versus totally new construction;
- Address the greatest unmet needs of the existing Housing Element; and
- Substantially comply with the "Affordable Housing Production Plan" and the "Vision for a More Livable Community" document adopted by the City Council.

8. Special Use Permit

Oxnard has established a Special Use Permit that mirrors the conditional use process that is typical for jurisdictions throughout the region. The Special Use Permit process is designed to expand the residential uses allowable within a particular zone district (e.g., housing in commercial or manufacturing districts) while, at the same time, ensuring that the proposed housing is appropriate and compatible with its surrounding land uses.

Purpose of SUP.

A Special Use Permit (SUP) is required when a project is to be located in a district primarily devoted to nonresidential uses or when the applicant seeks modifications to development standards pursuant to ordinances regulating planned residential groups and planned development districts. Chart 47 below compares residential development permitted by right versus an approved special use permit in Oxnard.

Chart 47: Special Use Permit

Residential Use	Residential Zones					Commercial/ Manufacture.		Agriculture
	R-1	R-2	R-3	R-4	MH- PD	C-2	M-2	C-R
Single-Family	✓	✓	✓	✓		S		✓
Multi-Family		✓	✓	✓		S		
Garden Apartments			✓	✓		S		
High-Density Apts.				✓				
Manufactured Housing	✓				✓			S
Farm Labor Housing							S*	S

✓ = Permitted S = Subject to Special Use Permit

*No uses of any kind are permitted in the M-2 zone without approval of a SUP.

The SUP process is well-established in Oxnard to review projects and ensure and facilitate consistency and compatibility for residential developments. To facilitate affordable housing developments in the C2 commercial zone and CBD district, the City has utilized the SUP process to approve numerous affordable housing projects throughout the community since the mid 1990s. These projects include: Villa Solimar, Casa Marina, Gateway, Mercy Charities, Meta Street, Heritage Park, and Palm Terrace – together providing for about 350 affordable lower-income housing in commercial districts.

Process for Approval.

The Planning Commission approves a Special Use Permit when the project is in conformance with the general plan, adopted zoning, residential development standards, and other conditions necessary to make the project compatible with adjacent land uses including city infrastructure and facilities. In determining project suitability, the Planning Commission typically considers whether:

- a) The use will adversely affect or be materially detrimental to such adjacent uses, buildings or structures or to the public health, safety, or general welfare;
- b) The proposed site has adequate size and shape for yards, walls, fences, parking, etc required by the applicable codes and planning commission;
- c) The proposed site shall be served by highways adequate in width and improved as needed to carry the kind/quantity of traffic such use will generate;
- d) The proposed site will be provided with adequate sewerage, water, fire protection, and storm drainage facilities.

To ensure that the project is compatible with surrounding land uses, the Planning Commission may attach additional conditions to facilitate project feasibility. The potential conditions attached involve any pertinent factors affecting the establishment, operation, or maintenance of the requested use, including but not limited to the following:

- 1) Residential development standards including density;
- 2) Traffic circulation and parking facilities;
- 3) Street and alley dedications and improvements;
- 4) Water supply, fire protection, sewerage service and storm drainage facilities;
- 5) Landscaping and maintenance of grounds;
- 6) Regulations of nuisance factors; and
- 7) Other conditions as will make possible the development of the proposed SUP in an orderly and efficient manner and in general accord with the master plan

The Planning Commission's decision becomes final and conclusive unless, prior to expiration of the statutory appeal period, an appeal or notice requesting review in proper form is duly filed with the City Council accompanied by half the original application fee. The party filing the request may be the City Manager or designee, the City Council, or any person or entity aggrieved or directly affected by the decision. On a practical note, however, the SUP is automatically referred to the City Council if the applicant files for a tentative tract map, density bonus or incentive, zone change, or subdivision map.

At the appeal stage, the City Council primarily considers the issues raised by the grounds specified in the notice of review or appeal, but is not restricted thereto. The City Council may also refer the matter back to the Planning Commission for further study. Within 14 days following the conclusion of the public hearing, the City Council adopts a resolution (or 30 days following the conclusion of public hearing if the Planning Commission was referred back to the Planning Commission). The City Council resolution may affirm, reverse, modify, limit or condition the action of the Planning Commission.

Assessment of the SUP

The SUP process lengthens the time needed to process an application, particularly for projects that are inconsistent with the General Plan. However, in determining whether the SUP process unduly constrains the development of housing and, in particular affordable housing, it is important to consider several facts:

(1) Whether the SUP constrains the City's ability to meet the RHNA.

As noted in Chapter 4, the City has a total unmet housing need of 1,500 units (not counting market-rate projects in the pipeline). However, the City also has sufficient sites on vacant land that could accommodate 8,400 units within the community. Furthermore, the well-established SUP process and the widespread frequency of use have not deterred new proposals for residential development; in essence, well over 1,000 units in proposed residential developments are currently in the pipeline.

(2) Whether the SUP constrains the production of affordable housing.

As described earlier, all affordable projects which receive some form of incentive or City assistance under the density bonus and incentives program must obtain a density bonus permit, which is similar to an SUP. Nonetheless, Oxnard has *produced* over 2/3rds of its lower-income RHNA requirements within the first 1/3rd of the 1998-2005 planning cycle and, at this rate, will easily exceed its RHNA site identification targets.

(3) Whether the SUP constrains the ability to address farm worker housing.

The SUP process is applied equally to all residential uses proposed in zones where the primary use is not residential (e.g., migrant farm worker housing, emergency shelters, transitional housing, etc.). With respect to farm worker housing, the SUP is not a constraint. Rather, Zoning Code regulations on the minimum acreage for farms, minimum-sized group housing, gender of occupants, etc. could be viewed as constraints. Chapter 5 contains a program to amend zoning code regulations.

Conclusion:

Although the SUP process may at times lengthen the procedure to obtain project approval, the SUP is a necessary process to expand the development of housing in zones where the primary use is not residential, apply certain conditions to the project to facilitate compatibility, and approve various concessions and incentives to facilitate affordability. The SUP process is the formal mechanism by which the City resolves these issues. In light of the history and use of SUP approvals, the substantial progress made toward the RHNA, and the elimination of Zoning Code restrictions, the SUP process is not an undue constraint upon achieving the City's obligations under State Housing Element law.

9. Fees and Exactions

Fees are charged to developers to recover the costs of processing various planning and environmental permits. These charges are generally assessed as flat fees, based upon the estimated time and costs to process a development permit. Chart 48 summarizes planning and building fees charged for residential development.

Chart 48: Fee Schedule for Residential Development

Service Provided	Planning Fees	Development Services Fees*	Total Fees
Administrative Permits			
▪ Pre-Application	\$904	20% = \$180.80	\$1,084.80
▪ Minor Modification	\$752	15% = \$112.80	\$864.80
▪ Zone Clearance	\$64	---	\$64.00
▪ Lot Merger	\$2,026	\$1,740 + \$16/lot	\$16/lot + \$3,766.00
▪ Lot Line Adjustment	\$1,786	\$1,740 + \$33/lot	\$33/lot + \$3,526.00
Environmental Fees			
▪ Negative Declaration	\$1,755	---	\$1,755.00
▪ Mitigated Neg. Dec.	\$1,755	\$2,528*	\$4,283.00
▪ EI Report	Depends on Project		
Discretionary Permits			
▪ General Plan Amend.	\$9,683	---	\$9,683.00
▪ Special Use Permit-	\$3,888		\$3,888.00
▪ Zone Change	\$2,944	---	\$2,944.00
▪ Major Modification	\$3,146	25% = \$786.50	\$3,932.50
▪ Tentative Map	\$5,602	\$794 + \$35/lot	\$35/lot + \$6,396.00
▪ Final Map	\$2,096	\$1,410 + \$17/lot	\$17/lot + \$3,506.00

*These are Development Services fees collected at time of planning application submittal.

Source: Planning and Environmental Services, Planning Permit Fee Schedule, January 8, 2000

The City Council established financial management policies with the 1997-1998 budget which require that the full cost of providing services for private benefits be recovered through user fees and rates. Staff conducted such analyses as necessary, in order to ensure continued recovery of the costs of providing services. The City council approved that all existing fees be adjusted annually by an annual percentage change (not to exceed two percent annually) of the CPI for two years. Moreover, a comprehensive fee review must be conducted for fee adjustments after the second year of CPI adjustments.

The City also assesses development fees to finance the costs of providing additional public infrastructure, facilities and needed services for new residential development. Chart 49 indicates the estimated fees for a typical three-bedroom 75-unit single-family detached development and 62-unit multifamily project of both 2 and 3- bedroom units. In summary, fees totaled \$21,000 per single family unit and \$14,000 per multifamily units.

Although development fees increase the cost of building new housing, affordable projects are routinely given financial assistance through federal or City funds. For instance, the City recently waived over \$1.0 million of development fees for 190 new affordable single-family homes in the El Paseo project (\$5,300/unit) and waived \$9,000 per unit in the Via Verde project. In addition, the City Council recently approved an In-Fill Program which provides for waiver and/or deferral of certain development fees.

Chart 49: Permit and Infrastructure Fees

Type	Fee Type	MultiFamily ⁽¹⁾ (avg./unit)	Single Family ⁽²⁾ (avg./unit)
Permit Center	1. Building Permit Fee	\$771	\$1,502
	2. Plan Check Fee	\$248	\$1,082
	3. Seismic Fee	\$14	\$22
	4. Growth Development Fee	\$709	\$1,462
	5. Park Improvement Fee	\$226	\$250
	6. Flood Control Fee	\$145	\$573
	7. Energy Conservation Fee	\$40	\$61
	8. Electrical, Mechanical & Plumbing	N/A	\$338
<u>Planning Division</u>	1. Quimby (Park) Fees Per Unit	\$2,656	\$3,330
	2. Plan Check Review Fee	\$60	\$12
<u>Public Works</u>	1. Sewer Connection Fees:	\$2,574	\$3,539
	2. Water Connection Fee	\$386	\$460
	3. Storm Water Drain Fee	\$978	\$1,906
	4. Traffic Impact Fee	\$1,130	\$1,913
	5. Traffic Model Update Fee	\$3	\$21
	6. Meter Fee on Fire Sprinklers	N/A	\$331
	7. Grading Plan Check & Inspection	N/A	\$122
	8. Underground Utilities	\$166	\$165
<u>Other Fees</u>	1. Landscape Plan Check /Inspection	N/A	\$7
	2. Fire Department Plan Check	N/A	\$256
	3. School Fees	\$3,767	\$2,475
	4. Calleguas MWD	N/A	\$1,351
	5. Environmental Fees	\$90	N/A
	TOTAL FEES	\$13,963	\$21,178

1. Assumes 62-unit project (59,200 sq. ft), 2 & 3-bedroom units valued at \$4.6 million. 2. Assumes 75 detached -1,500 sq. ft. units on a 6,000 sq. ft. lot, each valued at \$225,000.

Source: Planning and Environmental Services Department, City of Oxnard, 1999

C. Environmental Constraints

Oxnard is subject to a variety of environmental constraints, including geologic hazards, beach erosion, and flooding. These constraints could affect the amount and type of residential development in certain portions of the community. However, these constraints are not anticipated to affect the City's ability to accommodate the RHNA. A full discussion of these constraints is contained in the City's adopted 2020 General Plan.

1. Geologic Hazards

The Oxnard Plain is comprised of alluvial deposits of silt, sands and gravel, which extend to a depth of 500 feet. Where there are no known active faults within City limits, active and/or potentially active faults are present in the surrounding region, which may extend into the sub-surface beneath the City. Therefore, Oxnard may be susceptible to surface rupture, ground shaking, liquefaction, tsunamis, dam inundation, and other earthquake related risks. The City will experience ground shaking from earthquake activity that is most likely associated with the faults in the surrounding area. In particular, the potential for liquefaction exists throughout the City because of alluvial deposits underneath and a high ground water level.

2. Beach Erosion

Beach erosion occurs along the shoreline from Point Conception to Point Mugu. Development and use of the shoreline has caused the loss of natural sand beaches to become a problem. The beach in front of Oxnard Shores is severely damaged. Past storms have damaged beach front homes, and the winter storms of 1983 severely flooded this area. Blowing sand in the Oxnard Shores area has caused a significant loss of sand from the beach and created extensive dunes. In addition, the erosion at Hollywood Beach may eventually require the replacement of sand. Limited development of homes is permitted west of Mandalay Beach Road and construction is required to be on pilings in order to minimize damage to buildings.

3. Flooding Hazards

The Oxnard Plain has a very low land profile and, therefore, may be subject to flooding. To mitigate flood hazards, the City adopted a Master Plan of Drainage, a Floodplain Management Ordinance, and became a member of the National Flood Insurance Program (NFIP) in 1979. Pursuant to the Floodplain Management Ordinance, new development is required, through conditions of approval, to eliminate flooding problems as identified by NFIP. The NFIP requires cities to adopt land use restrictions to qualify for federally-subsidized flood insurance, such as requiring that residential structures be elevated above the level of the 100-year flood and that other structures be flood-proofed. The occasional shallow flooding that occurs in developed areas of Oxnard is not severe.

4. HOUSING RESOURCES

This section describes and analyzes resources available for development, rehabilitation, and preservation of housing in Oxnard. This includes the availability of land resources and the City's ability to satisfy its share of the region's future housing needs, financial resources available to support the provision of affordable housing, and administrative resources available to assist in implementing the City housing programs.

A. Availability of Sites for Housing

According to the Regional Housing Needs Assessment, SCAG has assigned each community a share of the region's future need for housing for the period of 1998-2005. Therefore, an important component of the Housing Element is the identification of land resources and, in particular, whether it has or will have appropriate zoning, residential development standards, and services to accommodate the City's housing need.

Site Inventory.

Oxnard has prepared an inventory of vacant sites that could accommodate residential development and quantified site acreages by their General Plan Land Use Category. Vacant sites within the C-2 zone district and the Central Business District (CBD) are also included in this analysis as both districts provide for residential use, and the market is moving towards development of higher density housing in certain commercial areas. Development capacity is determined by multiplying vacant acreage by allowable density.

Future residential development capacity within the Sphere of Influence is also included. Although development within the Sphere of Influence may not necessarily occur during the 2000-2005 planning period, inclusion of the Sphere of Influence was designed to provide an accurate picture of total development capacity within the SOAR CURB line. This step was done to show that the potential development capacity is five times the RHNA and thus should not have a significant impact on land prices in the near future.

In addition to vacant land, the City also has significant development potential on underutilized land. Underutilized sites are defined as those developed with residential uses with significantly lower densities than that permitted under zoning. Therefore, under certain market conditions, developers could potentially recycle the land to higher density uses, thus providing additional capacity for future development. However, because of sufficient vacant land in Oxnard during this planning period, the City has not attempted to quantify the residential development potential on underutilized land at this time.

Finally, the vacant site inventory also contains the amount of vacant acreage associated with the Community Reserve Zone (C-R Zone) and Heavy Manufacturing (M-2) Zone. Vacant sites within these zones are provided, because State law requires an assessment of sites which are suitable for farm labor housing. Pursuant to the City's Zoning Code, the C-R and M-2 zone expressly permit farm labor housing pursuant to approval of special use permit. However the potential development capacity of these zones is not provided since they may range significantly based upon the SUP.

Chart 50 below estimates the amount of residential development capacity for each zone. Oxnard has over 1,780 acres of vacant land in its corporate boundaries and Sphere of Influence, both of which are in the SOAR boundaries, to accommodate housing. Thus, Oxnard could accommodate over 8,400 units within its corporate limits and over 7,500 units in its Sphere of Influence for a total capacity of nearly 16,000 new housing units. The majority of the lower-density development potential exists in the Sphere of Influence, while higher density development potential exists in Oxnard's corporate limits.

Upon completion of the land inventory, the City evaluated which sites may be suitable for development with affordable housing based upon a variety of factors, including compatibility with surrounding land uses, site accessibility, and suitability for higher density or clustered development. A total of 32 potential affordable housing sites have been identified, which include several affordable housing developments underway. Chart 51 summarizes the location, acreage, and zoning of each site. These potential sites include those located in the R-1, R-2-PD, R-3, CBD, C-2-PD, and C-R Zones. Additional acreage exists in both the M-2 and C-R zones for farm labor housing.

The purpose of specifically identifying these sites is to inform property owners and the development community of the potential to develop affordable housing and of the regulatory concessions and financial assistance available to facilitate development. However, not all of these sites would necessarily be developed with affordable housing. These potential sites will be designated with an Affordable Housing Overlay, the specifics of which are defined in Chapter 5 "the Housing Plan" of the Element.

Chart 50. Vacant Land Inventory

Land Use Category and Density	Density (du/acre)	Typical Density (du/acre)	City Limits		Sphere of Influence	
			Vacant Acreage	Total Units	Vacant Acreage	Total Units
Rural	1 – 4	2	-	-	23	46
Very Low	1 – 2	1.5	-	-	11	17
Low	3 – 7	6	265	1,590	283	1,698
Low-Medium	8-12	12	371	4,452	481	5,772
Medium	13 – 18	18	46	828	-	-
High	19 – 30	25	1.7	42	-	-
Commercial (C-2)	13 – 18	18	71	1,278	-	-
Commercial (CBD)	Up to 39	35	6	210	-	-
Comm. Reserve (C-R)	Varies	n.a.	126	varies	n.a.	n.a.
Manufacturing (M-2)	Varies	n.a.	95	varies	n.a.	n.a.
Total			982	8,400	798	7,533

Source: Oxnard Planning and Environmental Services Department – GIS Database, June 2000.

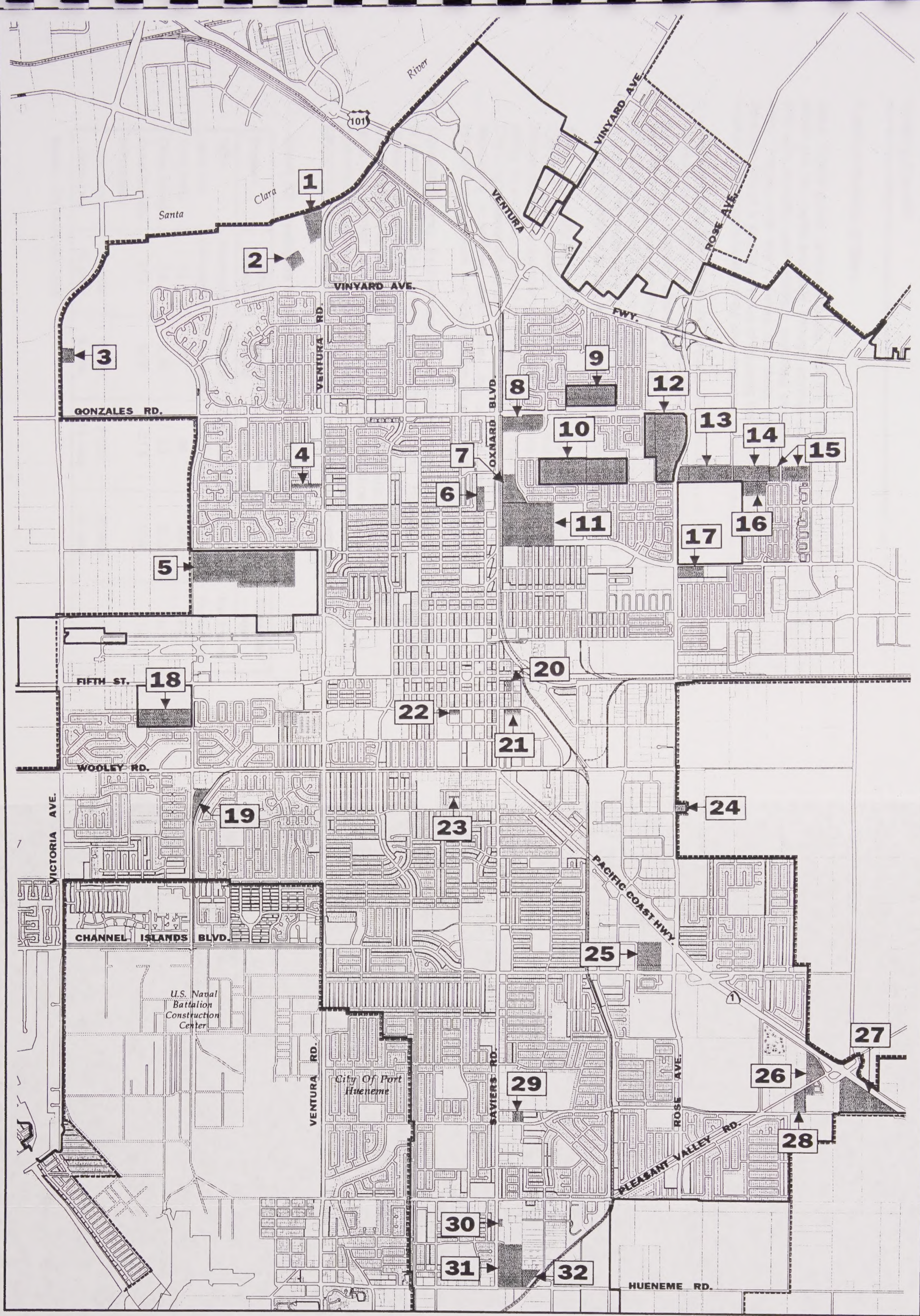
Chart 51. Potential Affordable Housing Sites

Site Number	Site Name (Location)	Area (acres)	Current Zoning
1	Ventura Rd & Santa Clara River	10.2	C-2-PD
2	W/o Ventura & N/o Vineyard Ave.	4.4	C-2-PD
3	Northwest Golf Course	3.0	N/A
4	Patricia at Oneida Pl.	2.9	R-1-PD
5	Teal Club Rd.	77.0	N/A
6	Robert & Oxnard Blvd.	4.0	C-P-D
7	Entrada Dr. & Morado Pl.	8.9	R-3-PD
8	Gonzales Rd. & Entrada Dr.	13.0	C-R
9	Indiana Dr. & Gonzales Rd.	18.9	N/A
10	Martin Luther King Jr. Dr. & Pinata Dr.	46.2	N/A
11	Oxnard Bl. & Camino Del Sol	46.6	C-R
12	Gonzales Rd. & Rose Av.	43.2	N/A
13	Rose Av. & Socorro Wy.	16.8	BRP
14	Williams Dr. & Cesar Chavez Dr.	11.5	R-2-PD
15	Lombard N/o Ocaso Pl.	11.4	R-2-PD
16	Kohala St. & Ocaso Pl.	6.8	R-1-PD
17	Rose & Camino Del Sol	5.7	C-2-PD
18	5 th St. at Patterson Rd.	20	N/A
19	Patterson Rd. at Wooley Rd.	5	C-O-PD
20	7 th St. & 'C' St.	1	CBD
21	Meta St. at 6 th St.	1.3	CBD
22	Meta St. at 7 th St.	2.2	CBD
23	Wolff St. at 'C' St.	0.5	R-3
24	Westar Dr. at Rose Av.	5.6	R-1
25	Channel Island Bl. & Dallas St.	15	M-L
26	HWY No.1 & Pleasant Valley Rd.	7	R-2-PD
27	HWY No. 1 & Etting Rd.	22.5	C-R
28	Site Adjacent to Colony MHP	7.2	C-R
29	Bard & Davis St.	2.4	R-1 & R-2
30	Savier Rd. N/o Clara St.	0.7	R-3
31	Savier Rd. & Hueneme Rd.	21.8	R-1-PD
32	381 Hueneme Rd.	4.2	R-3-PD

Source: City of Oxnard, 2000



Figure 6
Vacant Residential Land



-  Potential Vacant Affordable Residential Sites
-  Oxnard City Boundary
-  Oxnard Sphere of Influence Boundary



Figure 7
Potential Affordable Residential Sites

Appropriateness of Sites.

State Housing law further requires that the Housing Element identify adequate sites which will be made available through appropriate development standards and zoning and with services and facilities, including sewage collection and treatment, domestic water supply, and septic tanks and wells needed to facilitate and encourage the development of a variety of types of housing that is affordable for all income levels. This section addresses how identified sites are appropriate for future residential development.

- **Development Standards.** Historically, the Department of Housing and Community Development (HCD) has focused on density levels that are necessary to encourage the market to develop affordable housing, based upon the rationale that lower per unit land costs are passed down to the consumer in the form of lower rents. In prior planning cycles, HCD used 24 units per acre, 18 units per acre, and 8 units per acre -- as the minimum density thresholds needed to encourage the **market** to produce housing affordable to very low, low, and moderate-income households respectively.

Although density levels affect the market's ability to produce affordable housing, the City has demonstrated that affordable projects for low and very low income households are consistently produced at 21 units per acre in commercial areas. The ability to produce affordable housing at lower than expected densities is due to the City's aggressive efforts at writing down land costs, waiving fees, and providing other regulatory incentives which lower the cost of development in return for deed restrictions to ensure that housing can be afforded by lower income residents.

- **Current Zoning.** Furthermore, current zoning is not a constraint to the development of projects affordable to lower-income households. This is because the C-2 zone conditionally allows residential uses, while the CBD conditionally permits residential and mixed use developments. Given the dwindling supply of multi-family residential land, the market is moving to development of vacant or obsolete commercial properties for residential use. The following chart outlines recent affordable projects constructed at varying density levels within residential and commercial districts.

Chart 52: Examples of Affordable Housing Projects

Project	Villa Solimar	Casa Marina	Heritage Park	Tierra Vista	Casa San Juan
Type	Apartments	Condos	SingleFamily	Apartments	Apartments
Land Use	Commercial	Commercial	Commercial	Residential	Residential
Total Units	32	95	28	404	64
Gross Acres	1.5	2.75	1.3	22.5	3.0
Gross Density	21.3	34.6	21.5	17.9	21.3
Affordability					
Very Low	16 units	15 units	8 units	20 units	63
Other Low	16 units	9 units	15 units	20 units	1

Source: City of Oxnard, 2000

- **Sewer and Water.** Availability of sufficient sewer and water capacity is needed to support the development of housing, including affordable housing. According to the General Plan, capacity will be increased to nearly 40 million gpd at the Oxnard Wastewater Treatment Plant and 75.4 million gpd at the Public Works Wastewater Division. Phase II expansion will be timed according to actual treatment demands experienced, but is presently expected to be operational by the Year 2000. The proposed expansion will accommodate population needs of over 230,000 persons.

According to the General Plan, the City has adequate capacity to meet projected demand for water at adequate fire flow levels as new customers come on line. To fund infrastructure improvements, Oxnard has established a Water Enterprise Fund and customer user fees to pay for operations, maintenance and capital costs associated with water supply and distribution. The City also collects water connection fees and/or requires developers to build improvements to expand the water transmission and distribution system to accommodate new customers.

- **Public Service Provision.** According to the Growth Management Element of the City's adopted 2020 General Plan, the City intends that public facilities and services needed to support development be available concurrent with the impacts of such development. Therefore, with respect to local or regional facilities or infrastructure needed to accommodate growth, the necessary facilities and services must either (1) be in place at the time a development permit is issued, (2) be under construction at the time a permit is issued, or (3) be in place when the impacts occur pursuant to an enforceable development agreement or conditional permit.

In order to determine consistency with these minimum requirements on a project-by-project basis, the City sets forth a Five Year Development Plan which provides a realistic and financially feasible funding system, based on currently available and reasonably anticipated funding sources, adequate to serve the anticipated levels of development. Infrastructure and public service programs reviewed as part of the Development Plan include: circulation, wastewater, water supply, flood control/storm drain, solid waste facilities, schools, parks and recreation, and community facilities.

- **Environmental Issues.** Oxnard maintains standard environmental policies and procedures to ensure that proposed projects meet applicable guidelines. New development projects which may have a significant impact on infrastructure systems or adjoining neighborhoods are required to undergo City review. City staff reviews site plans, elevations, and other project information to determine a project's consistency with City requirements, relationship to adjacent land uses, type of environmental clearance needed, and other items described in Chapter 3. These procedures are standard for many jurisdictions throughout the State of California.

Site Suitability -- Farmworker Housing.

Oxnard currently has a total of over 200 acres of vacant land that is zoned M-2 or C-R that could accommodate farm worker housing, including housing for migrant workers. As noted in Chapter 2, the City's farmworker labor force consists of 6,900 permanent and 4,500 seasonal workers, of which 1,150 persons are estimated to be migrant labor. The majority of housing need for farm workers, similar to other very-low income families, is addressed through the provision of subsidized housing throughout the community.

The Oxnard Zoning Code permits farm labor housing in either the M-2 or the C-R zones. In the M-2 manufacturing zone, the Zoning Code allows labor housing, which is a licensed permanent group housing facility for 100 or more male agricultural workers. The CR zone is designed to allow housing on farms of not less than 40 acres as follows: (1) a mobile home for temporary housing for a caretaker or ranch foreman; and (2) housing for farm workers employed and working on the premises and their families. Permission for farm worker sites is granted pursuant to obtaining a special use permit.

The City has 300 to 400 beds of migrant labor housing on a 4-acre site on 5th Street. Assuming that no migrant labor rent other affordable housing in the community (e.g., mobile homes, second units, or room additions), there may be an unmet housing need for up to 800 workers. If so, 8 to 10 acres of vacant land would be needed to build group housing facilities that could accommodate any remaining migrant labor housing needs. Currently, the City has over 200 acres of vacant land that permits farm worker housing.

The City has policies, adopted by City Council resolution, to ensure that potential sites for farm worker housing are suitable for the use proposed and that the proposed use (e.g., farm worker housing) would not create significant impacts nor be subject to significant impacts from adjacent land uses. In light of the above considerations, the City will review the provisions of the M-2 and C-R zone and determine whether or not the existing provisions are adequate to provide for farm labor housing, adequate on-site facilities, and compatibility with the activities on adjacent parcels.

Construction Activity.

The Regional Housing Needs Assessment (RHNA) was prepared by SCAG for the 2000-2005 planning period. As part of this process, SCAG requires each community to identify sites for a certain number of housing units from 1998-2005. Housing given a final occupancy inspection from January 1, 1998 onward can be credited towards this requirement. According to City records, the City has made the following progress.

The City has directly subsidized or facilitated the production of affordable housing units as described below in Chart 53. The City also issued final occupancy inspections for 980 single-family units, of which 80% are assumed affordable to moderate income households and 20% are affordable to upper income households. Chart 53 below summarizes the deed-restricted production undertaken since January 1, 1998 which has or will be completed and issued a final inspection by the Year 2005.

Chart 53: Deed Restricted Affordable Units

Project	Type of Housing	Affordability Level of Units			
		V-Low	Low	Moderate	Total
Built 1998-1999*					
Vineyard	Apartments	62	--	--	62
Casa Merced	Apartments	40	--	--	40
Casa Marina**	Condominiums	3	--	--	3
Villa Carmel	Single-Family	8	11	14	33
Sorrento	Single-Family	9	16	0	25
Heritage Park	Townhomes	8	15	5	28
Construction*					
Tierra Vista	Apartments	20	20	--	40
Palm Terrace	Apartments	22	0	0	22
Gateway	Apartments	106	0	0	106
El Paseo	Single-Family	30	160	--	190
Pacific Breeze	Single-Family	0	0	6	6
Mobilehomes	Mobilehomes	4	7	0	11
Aldea Del Mar	Single-Family	7	8	15	30
Planning Stage					
Meta Street	Pending	52	0	0	52
Hueneme Road	Pending	58	0	0	58
Mercy Charities	Apartments	72	0	0	72
Northwest Golf	Pending	54	0	0	54
Total Credit toward RHNA		557	237	40	834

Source: Oxnard Housing Authority, 2000.

- * Deed-restricted
- ** Remaining 25 units in project issued final inspection before 1/98.

Comparison of Sites Versus RHNA.

Considering that approximately 8,500 housing units can be accommodated on vacant residential sites within the City's incorporated boundaries, Oxnard has designated adequate residential sites to address its remaining regional housing needs requirement. The more important issue is whether the planning targets for new housing for each affordability level can also be met as well as the City's special housing needs.

Affordable Housing. The City has produced affordable projects at 21 units per acre for apartments and significantly lower densities for single-family projects. Assuming that land designated for high density development, factory built, and apartments is developed in commercial zones, the City can accommodate 1,715 affordable units in those areas. Additional capacity is available in the medium density zones, where the City has an established track record of producing affordable projects, such as the El Paseo project. Thus, the City can meet the RHNA allocation of 1,286 lower-income housing units.

Market Rate Housing. With respect to moderate and upper income housing, the RHNA requirement can be satisfied through the development of homes in the low and low-medium density zones. Furthermore, Oxnard has a significant number of market-rate projects in the pipeline which have not been yet credited toward the RHNA. In either case, the combination of substantial ongoing projects and remaining vacant land resources are adequate to meet the market-rate housing requirements of the RHNA.

Special Needs Housing. Finally, the City's need for farm worker housing can be met through its reserve of vacant C-R and M-2-zoned land. As demonstrated in Chapter 2, the City's migrant farm workers are estimated at 1,150. With 220 acres of vacant land that could accommodate farm labor housing, existing migrant labor housing providing 400 beds, programs to revising the zoning code with respect to farm worker housing need and site compatibility, the need for migrant farm labor housing is met.

Chart 54 below summarizes the City's RHNA, the credits available for construction during the planning period, the remaining RHNA after credits have been applied, and remaining site capacity. As shown below, the City has adequate site capacity for housing to be built at each level of affordability to accommodate the RHNA for 1998-2005.

Chart 54: Revised RHNA Requirement

Income Level	Revised RHNA	Low Income Units Built or Planned	Balance of RHNA (Need)	Potential Capacity for Development
Very Low	797	557*	240	2,543
Low	489	237*	252	
Moderate	505	799**	-294	4,452
Upper	1,507	196**	1,311	1,590
Total	3,298	1,789	1,509	

- Includes units planned for development as shown in Chart 53.
- ** Units in construction or processing pipeline are not included

B. Financial Resources

The City has access to a variety of local, state, federal, and private resources that can be used for affordable housing activities. The following section describes the four most significant housing funding sources used in Oxnard – CDBG, redevelopment set-aside funds, HOME, and local in-lieu funds. Chart 54 summarizes these and additional funding sources available to support implementation of the City housing programs.

1. Community Development Block Grant (CDBG) Funds.

Through the CDBG program, HUD provides funds to local governments for a range of community development activities. The eligible activities include, but are not limited to: acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, home ownership assistance, and also clearance activities. In addition, these funds can be used to acquire or subsidize at-risk units. Oxnard receives approximately \$3.0 million annually from the CDBG program for a range of activities.

2. Redevelopment Set-Aside

State law requires redevelopment agencies to set-aside 20% of tax increment revenue generated from redevelopment projects for activities that increase, improve, or preserve the supply of affordable housing. Affordable housing developed with 20% tax-set-aside funds must remain affordable to the targeted income group for at least 15 years for rental housing and 10 years for ownership housing. According to the Redevelopment Implementation Plan, the Oxnard CDC generates an average of approximately \$875,000 annually in tax increment set-aside funds for affordable housing activities.

3. HOME Investment Partnership Program

The City receives an annual entitlement under the HOME program. HOME funds can be used to promote affordable rental housing and lower-income homeownership, including but not limited to: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A federal priority for use of these funds is preservation of at-risk housing stock. A city must also provide matching contributions on a sliding scale: 25% local share for rental assistance or rehabilitation, 33% for substantial rehabilitation, and 50% for new construction. The City receives approximately \$800,000 in HOME funds annually.

4. In-Lieu Fees

The City's Affordable Housing Ordinance requires developers to set aside a portion of units in each development for affordable housing or pay an in-lieu fee. The current balance of in-lieu fees is approximately \$885,000 as of the year ending 2000. According to the OHD, the projected funding for in-lieu fee contributions will vary. Funding levels range widely, from \$866,000 in 2001 to a peak of \$1.55 million in 2003. Over the five year planning period, the Oxnard Housing Authority anticipates that approximately \$4.4 million will be available for affordable housing activities.

Chart 55: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
HOME	Flexible grant program awarded to City on a formula basis for housing activities.	• Acquisition • Rehabilitation • Home Buyer Assistance • Rental Assistance
Emergency Shelter Grants (ESG)	Grants awarded to City to implement a broad range of activities that serve homeless persons.	• Shelter Construction • Shelter Operation • Social Services • Homeless Prevention
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low income tenants.	• Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	• Acquisition • Rehabilitation • New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • Rental Assistance
Section 203(k)	When rehabilitation is involved, a lender typically requires the improvements to be finished before a mortgage is made. This program provides a long-term, low interest loan at fixed rate to finance acquisition and rehabilitation of the property.	• Land Acquisition • Rehabilitation • Relocation of Unit • Refinance Existing Indebtedness
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's most recent annual allocation. Maximum loan term is 20 years.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available.	• Home Buyer Assistance

Chart 55: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Low Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	• Construction of Housing
Shelter Plus Care Program	Grants for rental assistance that are offered with support services to homeless persons living with disabilities.	• Rental Assistance • Homeless Assistance • Support Services
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	• Transitional Housing • Housing for the Disabled • Supportive Housing • Support Services
Farm Labor Housing Loan and Grant	Capital financing for farmworker housing. Loans are for 33 years at 1% interest. Housing grants may cover up to 90% of the development costs of housing.	• Purchase • Development • Improvement • Rehabilitation
2. State Programs		
Proposition 1A	Potential buyers or tenants of affordable housing projects are eligible to receive downpayment assistance or rent subsidies at amounts equivalent to the school fees paid by the housing developer.	• Downpayment Assistance • Rental Assistance
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	• Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for new construction, rehabilitation and preservation of rental housing.	• New Construction • Rehabilitation • Preservation
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	• New Construction • Rehabilitation • Acquisition of Properties from 20 to 150 units
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to 1 st time homebuyers. Program operates through participating lenders who originate loans for CHFA.	• Homebuyer Assistance
California Housing Rehab Program - Owner Component (CHRP)	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor rehabilitation projects.	• Rehabilitation • Repair of Code Violations, Accessibility Improvements, Room Additions, etc.
Supportive Housing/Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	• Supportive Housing • Foster Care

Chart 55: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
California Farmworker Housing Grant Program	Provides matching grants to assist development of various types of housing (renter - and owner-occupied) projects for agricultural worker households.	• Land Acquisition • Site Development • Construction • Rehabilitation
Self-Help Housing	Provides non-profits with money for self-help construction supervision, loan packaging and homebuyer education.	• Construction Supervision • Loan Packaging • Homebuyer Education
Downtown Rebound	Funding to facilitate infill development and conversion of commercial buildings for "live-work" spaces.	• Rehabilitation • Conversion
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20 percent of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	• Acquisition • Rehabilitation • New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low income families at specified rental rates.	• New Construction • Rehabilitation • Acquisition
Pacific Housing Finance Authority	As a member of PHFA, prospective buyers will select homes purchased by PHFA, enter into a purchase agreement, and assume the home after 38 months.	• Home Purchase
In-lieu Fees	The City's requires developers to set-aside a portion of units affordable to lower-income households or pay an in-lieu fee. These monies are earmarked to support the construction of new affordable housing	• New Construction
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	• Fixed rate mortgages issued by private mortgage insurers.	• Home Buyer Assistance
	• Mortgages which fund the purchase and rehabilitation of a home.	• Home Buyer Assistance • Rehabilitation
	• Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	• Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	• New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes

Chart 55: Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	• New Construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low income ownership and rental projects.	• New Construction
Freddie Mac	Home Works - Provides 1 st and 2 nd mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	• Home Buyer Assistance combined with Rehabilitation

In terms of funds from the State of California to support affordable housing, the Governor recently signed the largest housing budget in the State's history for about \$500 million. The most heavily funded programs are as follows: Rental Housing (\$177 million), Community Amenities/Development Incentives (\$110 million), Ownership Housing (\$100 million), Farm Worker Housing (\$43 million), Emergency Housing Assistance (\$32 million), and Supportive Housing/Minors Leaving Foster Care (\$25 million).

C. Administrative Resources

Described below are public and non-profit agencies that can serve as resources in the implementation of housing activities in Oxnard. These agencies play an important role in meeting the housing needs of the City. In particular, they are critical in the production of affordable housing and the preservation of at-risk housing units in Oxnard.

Oxnard Community Development Commission (CDC): The CDC is responsible for coordinating activities within the City's five redevelopment project areas: Central City, Downtown (R-108), Southwinds, Ormond Beach, and the HERO project area. The CDC is active in the rehabilitation and production of low- and moderate-income housing through a variety of programs and projects, including financial assistance for new construction, rehabilitation assistance, and the first-time homebuyer program.

Oxnard Housing Department: Through its Housing Authority, it provides low rent public housing units and Section 8 rent subsidies to low-income families and seniors. Through its citywide programs, it offers the following: rehabilitation loans and grants, closing cost assistance to lower-income households, financial assistance to non-profits for the construction of affordable housing, and housing-oriented services, assistance with bond-financing for groups seeking financing for affordable multi-family units, coordination and funding assistance of programs for the homeless, etc.

Cabrillo Economic Development Corporation (CEDC): The Cabrillo Economic Development Corporation (CEDC) is an active affordable housing developer in Ventura and Santa Barbara counties. CEDC was involved in constructing the 32-unit Villa Solimar project in Oxnard. Its projects include single-family homes, cooperative housing, and rental developments. CEDC also has construction, property management, home ownership, counseling, and community building divisions.

Mercy Charities Housing California: Mercy Charities is a statewide affordable housing developer who places an emphasis on rental developments. Mercy contracts for its construction, has its own management divisions, and emphasizes the provision of various services for its residents. Mercy has three projects in Oxnard: (1) the 64-unit Casa San Juan project; (2) the 40-unit senior project, Casa Merced, and (3) a third family project of 72 units which is in the planning stages.

Habitat for Humanity of Ventura County: Habitat for Humanity is a non-profit, Christian organization dedicated to building affordable housing and rehabilitating damaged homes for low-income families. Habitat builds and repairs homes for families with the help of volunteers and homeowner/partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes.

Ventura County Commission on Human Concerns. This organization is a private, nonprofit corporation and licensed contractor, actively providing minor home repair, appliance repair or replacement, home rehabilitation, energy conservation, and preservation of at-risk housing units for lower-income families. The Commission also operates the Oxnard First-Time Homebuyers program and provides downpayment assistance to facilitate the purchase of homes for low and moderate-income families.

D. Opportunities for Energy Conservation

Utility-related costs can directly impact the affordability of housing in Southern California. However, Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an "energy budget." In turn, the home building industry must comply with these standards while localities are responsive for enforcing the energy conservation regulations.

The following are three alternative ways to adequately address these energy standards. The first alternative is the passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels. The second alternative generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements. The third alternative also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Additional energy conservation measures are as follows: (1) locating the home on the northern portion of the sunniest portion of the site; (2) designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions; (3) locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and (4) making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from winds; or using a windbreak to reduce the wind velocity against the entrance.

Utility companies serving Oxnard offer programs to promote energy conservation and assist lower income customers. Under the Low-Income Energy Efficiency programs, Edison offers eligible customers services of weatherization, efficient lighting and cooling, refrigerator replacement, and energy education. In addition, Edison provides a 15 percent discount on electric bills for low-income customers through its California Alternate Rates for Energy (CARE) program. Southern California Gas Company also offers two direct assistance programs to limited income customers: 1) a no-cost weatherization (such as attic insulation and water blankets), and 2) a no-cost furnace repair and replacement service. The Gas Company also participates in the State CARE program, providing low-income customers with a discount on the gas bills.

Ventura County Commission on Human Concerns and Community Development (CHC) Corporation, a licensed contractor, contracts with utility companies, to provide the energy conservation services indicated under the LIEE program and under contracts with the California Department of Community Service and Development. CHC also provides gas and electric utility payment assistance and education for low-income customers through the Low-Income Home Energy Program from the State and the EAF/EAG funded by the utility companies and distributed through the United Way.

5. HOUSING PLAN

Sections Two through Four of the Housing Element reviewed the City's housing needs as well as the opportunities and constraints related to addressing this identified need. This section begins with an evaluation of the accomplishments of the 1995 Housing Element. Following the assessment, the Housing Plan presents the goals, policies, and programs to address housing needs during the 2000 to 2005 planning period.

A. Program Evaluation

Both the 1989 and revised 1995 Housing Element set forth various goals, policies, programs and objectives to address the development, maintenance, and improvement of housing in Oxnard. An important step in developing a future housing strategy is to critically evaluate the success of the current housing element in addressing these needs. This information forms the basis for developing goals, policies, and programs for the 2000-2005 planning period. These goals are briefly summarized below:

Goal #1: Housing Stock Improvement

Goal #2: Housing Production

Goal #3: Housing Assistance and Special Needs

Goal #4: Equal Housing Opportunity

Oxnard's housing goals have been implemented through numerous policies, programs, and funding. As part of updating the Housing Element, communities are required to report on progress toward meeting objectives for the prior five-year housing element planning period (originally the 1989-1994 RHNA period for the SCAG region). Because the State Legislature delayed the planning cycle due to funding restrictions and the recession, the prior housing element planning period was extended through 2000.

Nonetheless, the City of Oxnard prepared and adopted its last housing element in 1995. Since the last official updated Housing Element was "statutorily required" in 1989 and the housing element period was extended to ten years by the State Legislature, the present Housing Element reports on progress made from 1989 through Year 2000. Chart 56 summarizes progress in implementing the Housing Element. The following discussion focuses on the progress made toward the goals and objectives, their effectiveness, and appropriateness for the present Housing Element planning period.

Chart 56: Summary of Housing Element Accomplishments

Goal/Action		Objective	Progress/Achievement 1989-present
1. Housing Stock Improvement			
a.	Rehabilitation Program	170 homes, 130 apartments, and 60 mobile homes	City supported rehabilitation of 127 single-family homes, 756 apartment units (629 in Southwinds), and 215 mobile home units.
b.	Modernization Program	No Objective	Modernized 54 public housing units
c.	Affordable Units saved - -conversion/demolition	No Objective	83 units demolished and no units converted. Replacement of demolished units pending.
d.	Code Enforcement	225 inspections/yr	Approx. 450 inspections annually
2. Housing Production			
a.	Second Unit Ordinance	Revision	Program Not Revised, 2 units granted
b.	Density Bonus		Program Implemented, No Bonuses Issued
c.	Production (units)		
	Very Low Income	745 revised	The City restricted 328 units as affordable to lower income households (included below). 775 apartment units were built which are generally affordable to low-income households.
	Low-Income Units	974 revised	
	Moderate-Income	1,101 revised	188 townhomes and condominiums were built, generally affordable to moderate income and 2,731 single family homes were constructed which are either affordable to moderate- or upper-income households, unless subsidized.
	Upper-Income Units	1,534 revised	
3. Housing Assistance & Special Needs			
a.	Home Assistance	800	County issued 41 mortgage credit certificates City funded 129 lower income households
b.	Section 8 Assistance	500	Provided 406 additional Section 8 certificates for two at-risk complexes that opted out
c.	Public Housing	n.a.	Continued to provide 780 units
d.	Preservation of At-Risk	2,569 units	Lost two complexes offering 418 units but replaced it with 406 Section 8 certificates; provided financing to preserve two additional.
e.	Homeless Services	Increase	Won HUD-award for management
4. Fair and Equal Housing Opportunity			
a.	Fair Housing Service	End to discrimination	Provide Fair Housing Services free
b.	Address Discrimination		Perform Fair Housing Studies
c.	End Discrimination		Adopted policies prohibiting discrimination

Goal #1: Housing Stock Improvement

A major theme of the 1995 Housing Element was to improve the housing stock through several major efforts: (1) code enforcement programs; (2) rehabilitation loan programs; and (3) preservation/conservation of affordable housing. These goals were implemented through the following three major program areas – code enforcement efforts, rehabilitation loans and grants, and various conservation and replacement programs. These efforts were designed to improve and conserve the supply of affordable housing.

Significant progress has been made in maintaining and improving the existing housing stock since the last Housing Element was adopted. Code enforcement activities were implemented on a citywide basis, in CDBG-targeted neighborhoods, along distressed corridors, and in Redevelopment Project areas (e.g., the Southwinds neighborhood). The Code Enforcement program is also linked with each residential neighborhood through active volunteer patrols and involvement from local groups. Code enforcement averages approximately 450 inspections on substandard homes on an annual basis.

While code enforcement is an effective means for identifying substandard structures, the City provides funds to finance the repair and rehabilitation of residential structures. In the 10-year planning period, the Housing Department contributed \$3 million to improve 127 single-family homes, 215 mobile homes, and estimated 756 multifamily units. The majority of multi-family units applications were submitted from the Southwinds neighborhood, a redevelopment project area. Moreover, the OHD implemented a public housing program to modernize 54 public housing units during the planning period.

Oxnard's efforts in conserving the supply of affordable housing were largely successful. The City's condominium conversion ordinance, the coastal zone policies, and mobile home park zoning have been largely successful. The Lemon Tree Hotel containing 83 very low income units was demolished. Pursuant to the RDA's legal obligation, some of the units have been replaced and projects are pending for the remaining units. Secondly, a former farm labor camp and homeless shelter, the Zoe Christian Center, was demolished – resulting in a loss of approximately 130 shelter beds.

With respect to the status of multifamily housing units assisted under federal, state and local programs, progress has been significant. During the previous planning period, the Holiday Manor and Rancho Ellen project, which together offered 418 subsidized units, were lost from the community's stock of affordable housing. This loss was nearly offset by the addition of 406 new Section 8 vouchers and certificates at those complexes. Moreover, the City held TEFRA hearings for the refinancing two at-risk projects.

Taken together, the City's housing stock improvement policies have been largely effective in maintaining, improving, and conserving the City's affordable housing stock. Code enforcement has helped maintain the existing quality of the City's neighborhoods. Housing conservation policies have been effective in rehabilitating a significant number of homes, particularly in the Southwinds neighborhood, a redevelopment project area. Preservation policies have protected affordable housing units through redevelopment obligations, additional Section 8 certificates and vouchers, or new construction.

Goal #2: Housing Production (RHNA)

For the 1989-1994 Housing Element planning period, SCAG determined that Oxnard's share of the region's future housing need (the RHNA) was 4,354 housing units for the 1/88 – 6/1994 period or an advisory allocation of 3,926 for the 6/89 thru 6/1994 period. The difference in time periods was due to the addition a one and one-half year period when the RHNA was being developed – a period of time known as the "gap" period. Specific targets for affordability were also set forth for both advisory and revised totals.

In addressing the RHNA, communities are not required to produce or build new housing. Instead, communities are required to encourage development through various programs. To address the RHNA, the 1995 Housing Element set forth several policies to stimulate market and government-assisted production. These policies included a second unit ordinance, General Plan amendments to increase density, a density bonus program, and various regulatory incentives. Moreover, the 1995 Element set forth a goal of developing an Affordable Housing Incentives Program to stimulate production of affordable housing.

Progress toward these goals has been mixed. On the one hand, neither the Second Unit Ordinance amendment nor the General Plan amendments were completed. Furthermore, no density bonuses have been granted during the 1990s. Therefore, during the late 1990s, the City passed several inter-related policies that would stimulate affordable housing in locations and situations that were deemed to be more appropriate. In 1999, Oxnard adopted an affordable housing ordinance and density bonus program. Furthermore, the City adopted an in-fill housing ordinance and in-lieu fee program.

Progress toward the RHNA can be measured by reviewing records of the number of units over the past decade. According to the State Department of Finance, 3,694 new housing units were built during the revised period (1/88-12/97). The affordability of these units can be estimated by the affordability matrix presented earlier coupled with City records on the number of publicly assisted units as follows:

- The City restricted 140 multi-family units and 188 single-family units as affordable to lower income households (some of which are in the groupings below).
- 775 apartment units were constructed which, based upon the affordability, are on average generally affordable to lower-income households.
- 188 townhomes and condominiums were built, which are generally affordable to moderate income households, except for those subsidized.
- 2,731 single family homes were constructed which are either affordable to moderate- or upper-income households, unless subsidized.

Several factors were responsible for the shortfall in housing production. First, the RHNA targets were based upon a projection of growth rates that were artificially inflated by continuing federal tax credits, a continuing strong and rapidly inflating housing market, and over-optimistic employment projections. Following adoption of the RHNA, Southern California was affected by military base closures, a severe economic recession, and significant depression of home values. Therefore, without sufficient underlying demand for new housing, the RHNA planning goals assigned by SCAG were unrealistic.

Goal #3: Housing Assistance and Special Needs

The 1995 Housing Element specified several policies to provide housing assistance to lower-income households and populations with special housing needs. The City assists lower-income households through Section 8 assisted units and public housing units. Moreover the City instituted policies to subsidize housing projects to ensure affordability. Lastly, the City of Oxnard also set forth aggressive goals to produce housing that was affordable to various special needs populations as detailed below in Chart 57.

With respect to subsidized housing, the City has not added additional public housing units to its existing stock of 780 units. With respect to Section 8 units, Holiday Manor and Rancho Ellen project (which together offered 418 subsidized units), opted out; however, the City offset this loss with the addition of 406 new Section vouchers. OHD issued multi-family revenue bonds for the Seawind Apartments, and held TEFRAs hearings for the Heritage Park and 10-0-1 Apartments. Also provided was gap financing for three affordable developments -- Villa Solimar, Casa San Juan, and Casa Merced.

To help transition renters into homeowners, the OHD began a new homeownership assistance program in 1993 for qualified lower-income families. The program started with 10 2nd mortgages of \$40,000 each at no interest to low-income buyers at the Village of San Miguel. This was followed by assistance for 12 families residing at Puerta del Sol with loans of \$37,500 each. In 1995, the City also implemented a \$5,000 downpayment and closing cost matching grant for low-income homebuyers. Taken together, these programs benefited 129 households over the planning period.

Oxnard has developed a comprehensive strategy for addressing the needs of homeless persons which is modeled after HUD's continuum of care system of residential and supportive services. Although the Zoe Christian Center was demolished, recent years have seen the receipt of more ESG funding and an increase in emergency and transitional housing. Progress was most evident in 1996, when HUD awarded a "Blue Ribbon Practices in Housing and Community Development" for the City's "extremely well managed and executed" program to serve the needs of the homeless population.

Because of the magnitude of special needs in Oxnard, the 1995 Housing Element intended to ensure that new affordable units were built for lower-income and special needs people and families. The need groups selected were determined to have a high level of existing housing needs of overcrowding or overpayment. Funding limitations prevented the City from reaching the City's goals as summarized in Chart 57.

Chart 57: Comparison of 1995 Housing Element Targets and Progress (1989-1997)

Special Need Groups	1995-2000 Goal	New Units
Permanent Farm Labor	551	9
Large Families	468	215
Seniors/Disabled	204	24
Female-Headed Hhlds	133	14
Small Families	363	107
Total Provided	1,719	369

Source: Oxnard Housing Department, June 2000

Goal #4: Fair and Equal Housing Opportunity

Oxnard's policy on fair and equal housing opportunity is to discourage discrimination in the sale or rental of housing on the basis of race, religion, color, ancestry, national origin, age, sex, sexual orientation, family type, handicap or minor children. With respect to subsidized housing programs, the OHD therefore has policies that prohibit discrimination on the basis of membership in any one of these legally protected classes. Taken together, these various policies help ensure fair and equal opportunity in housing.

To implement these policies, the City periodically prepares its own Fair Housing Assessment and address the findings from Assessment. As a result, the City now provides fair housing services free of charge to homeseekers as well as fair housing training to property managers, realtors, tenant organizations, etc. The fair housing agency has also coordinated the processing and resolution of discrimination complaints with the Department of Fair Employment and Housing where appropriate. The City is currently updating its Analysis of Impediments to Fair Housing Choice Study.

Summary of Efforts

Oxnard has made significant progress toward meeting the goals and objectives set forth in the 1995 Housing Element. With respect to housing stock maintenance, substantial progress was made in code enforcement inspections and rehabilitation loans, although the goals specified in the 1995 Element were only for a shorter five-year period. Significant progress was also made in providing housing assistance and replacing or helping to prevent at-risk units from being lost to the affordable housing stock. The largest shortfalls were homeownership assistance, inadequate demand to support RHNA targets, and a shortfall in the goals set forth for special needs groups.

Several recently enacted programs (as of 1999 or 2000) as well as several new programs will be implemented during the present planning period. The inclusionary housing program, infill development incentives, concessions and incentives ordinance, and the Affordable Housing Overlay will be implemented during 2000-2005. OHA will also assess the most feasible approach to resolving the distressed conditions in two public housing complexes in Colonia Village, where their physical condition raises questions of the provision of fair and equal opportunity housing for low-income persons.

Lastly, the City will continue to make provision for affordable housing for special needs households. For instance, the City has identified suitable sites for migrant farm labor. With respect to other special needs groups, the City will strengthen its program to preserve at-risk unit, while revising the Zoning Code to explicitly allow for emergency shelters and transitional housing. Finally, the City of Oxnard will pursue an impact fee program to fund affordable housing needed to support the emerging labor force.

B. GOALS AND POLICIES

The overarching housing goal of Oxnard is to meet the existing and projected housing needs of all its residents while also maintaining an economically sound and healthy environment. Within that context, the City has established goals and policies that address the development, maintenance, and improvement of housing. These goals and policies are presented under the following five areas.

- Housing and Neighborhood Conservation
- Residential Sites
- Housing Assistance and Special Needs
- Removal of Government Constraints
- Fair and Equal Housing Opportunity

1. Housing and Neighborhood Conservation

Housing and neighborhood conservation is an important component of maintaining and improving the quality of life for residents. As an older and densely populated community, Oxnard is confronted with a wide range of community development issues, particularly in older neighborhoods where housing stock conditions, public improvements, and community facilities have begun to deteriorate. The following policies are designed to encourage reinvestment in housing and neighborhoods to improve and maintain quality of life.

GOAL	MAINTAIN AND IMPROVE THE QUALITY OF EXISTING HOUSING AND NEIGHBORHOODS
-------------	---

Policy 1.1	Maintain the quality of ownership and rental housing by ensuring compliance with housing and property maintenance standards.
-------------------	--

Policy 1.2	Continue to promote the repair, revitalization or rehabilitation of residential structures which are substandard or in disrepair.
-------------------	---

Policy 1.3	Continue to encourage citizen involvement in identifying and addressing the maintenance of housing and their neighborhood.
-------------------	--

Policy 1.4	Preserve the character and quality of established communities, with an emphasis on single-family and transition neighborhoods.
-------------------	--

Policy 1.5	Support the preservation and maintenance of historically and architecturally significant buildings and neighborhoods.
-------------------	---

Policy 1.6	Continue to support the modernization of public housing, City-assisted housing, and other homes affordable to lower-income households.
-------------------	--

2. Residential Sites

Maintaining a diversity of housing opportunities is an important goal for Oxnard. Diversity is important to ensure that all persons, regardless of age, income level, and family type, have the opportunity to find housing suitable to their lifestyle needs. Part of this diversity is addressed through the Regional Housing Needs Assessment, which requires communities to facilitate the construction of housing that is affordable to all economic segments of the community. The following policies address this goal.

GOAL	PROVIDE INCREASED OPPORTUNITIES FOR THE CONSTRUCTION OF QUALITY NEW HOUSING
------	---

- | | |
|-------------------|--|
| Policy 2.1 | Provide for adequate sites, zoned at the appropriate densities, to facilitate the housing planning and affordability goals set forth in the 1998-2005 Regional Housing Needs Assessment. |
| Policy 2.2 | Encourage the production of housing that meets all economic segments of the population, including lower-, moderate- and upper-income housing to achieve a balanced community. |
| Policy 2.3 | Ensure that sites for residential development have appropriate services and facilities, including sewage collection and treatment, domestic water supply, and other needed infrastructure. |
| Policy 2.4 | Maintain an up-to-date site inventory that details the amount, type, and size of vacant and underutilized parcels within the City's incorporated area and its Sphere of Influence. |
| Policy 2.5 | Establish an Affordable Housing Overlay Zone, and identify potential residential, commercial and manufacturing sites that are suitable for affordable housing. |
| Policy 2.6 | Investigate innovative strategies to encourage the rezoning or redesignation of appropriate commercial and industrial lots for residential uses that are no longer economically viable uses. |

3. Housing Assistance and Special Needs

Oxnard is home to a number of groups with special housing needs, including seniors, large families, farm workers, disabled persons, single parent families, students, homeless people, and others. These groups may face greater difficulty in finding decent and affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, disability, or health issues. Goals and policies to address housing assistance and special needs are as follows:

GOAL: Expand and protect housing opportunities for lower-income households and special needs groups

Policy 3.1 Use federal, state and local resources, to the extent available and feasible, to support affordable housing production and set-aside a portion of units for lower-income large families and farm workers.

Policy 3.2 Support collaborative partnerships of nonprofit organizations, affordable housing builders, and for-profit developers, to provide greater access to affordable housing funds.

Policy 3.3 Continue to require new housing developments to reserve a portion of units for lower-income households through the Affordable Housing Ordinance. Establish the following priorities for fulfillment of Ordinance requirements: 1st priority – affordable units on-site; 2nd priority: affordable units off-site; and 3rd priority: in-lieu housing fee.

Policy 3.4 Provide homeownership assistance programs to move lower-income renters into homeownership.

Policy 3.5 Encourage a Countywide fair-share approach for addressing the housing needs of homeless people, farm workers, other lower-income households, and households with other special needs.

Policy 3.6 Support the conservation of mobile home parks, historic neighborhoods, publicly-subsidized housing, and other sources of housing that is affordable to lower-income households.

Policy 3.7 Provide rental assistance through the Section 8 program to address housing overpayment among special needs groups and the very-low income population.

Policy 3.8 Evaluate the establishment of a commercial impact fee program as a means to address the resulting demand for new housing resulting from increases in the employment base.

4. Removal of Governmental Constraints

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are typically beyond direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing procedures, fees and exactions, and governmental requirements to encourage housing production. The following policies are designed to mitigate government constraints.

GOAL MITIGATE GOVERNMENTAL CONSTRAINTS, TO THE EXTENT FEASIBLE, THAT IMPEDE HOUSING AFFORDABILITY.

- Policy 4.1** Periodically review City regulations, ordinances, service fees, and development impact fees to ensure they do not unduly constrain the production of housing, including affordable housing.
- Policy 4.2** Offer regulatory incentives and concessions for affordable housing, such as relief from residential development standards (e.g., parking and setbacks), density bonuses, or fee waivers as appropriate.
- Policy 4.3** Provide for streamlined, timely and coordinated processing of residential development projects in order to minimize project holding costs and encourage housing production.
- Policy 4.4** Support infill housing developments at suitable locations and provide, where appropriate, incentives to facilitate their development.

5. Fair and Equal Housing Opportunity

Ensuring fair and equal housing opportunity is a continued need. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, fair housing services are important to ensure equal access to housing. The following policies are designed to continue implementation of applicable fair housing laws.

GOAL ENSURE FAIR AND EQUAL HOUSING OPPORTUNITY

- Policy 5.1** Provide or cause the provision of fair housing services to residents and assure that residents are aware of their rights and responsibilities with respect to fair housing.
- Policy 5.2** Discourage discrimination in the sale or rental of housing on the basis of race, religion, color, ancestry, national origin, age, sex, sexual orientation, family type, handicap or minor children.
- Policy 5.3** Implement action items identified in the City Analysis of Impediments to Fair Housing Choice to ensure fair and equal access to housing opportunities.
- Policy 5.4** Encourage the production and dispersal of new affordable housing for lower-income households throughout the City to promote wider choice and avoid an over-concentration in any one residential community.

C. HOUSING PROGRAMS

The goals and policies in the Housing Element are implemented through a variety of programs designed to encourage the maintenance, improvement, development, and conservation of housing within the community. In describing these programs, they are organized in a manner consistent with the City's five housing goals:

- Housing and Neighborhood Conservation
- Residential Sites
- Housing Assistance and Special Needs
- Removal of Government Constraints
- Fair and Equal Housing Opportunity

The following describes the programs that Oxnard will implement to address these areas, including specific objectives for the 2000-2005 housing element planning period. Chart 58 at the end of the chapter specifies the following for each program: five-year objective, funding sources, and agency responsible to implement the program.

Housing and Neighborhood Conservation

1. Code Enforcement Program

The Code Enforcement Division enforces State and local regulations governing building and property maintenance. Code enforcement is one means to ensure the character and quality of neighborhoods and housing is maintained. Code enforcement officials encourage community involvement by working with neighborhood advisory groups, using volunteer patrols to assist in identifying violations, and directing owners to City loan and grant programs.

Five-Year Objective:

Continue implementation of code enforcement program

2. Citywide Multi-family Rehabilitation Program

The owner-investor program provides financial assistance to property owners to rehabilitate rental properties to benefit low- and moderate-income families. Rehabilitation loans are available for smaller complexes with eight or fewer units and range from \$5,000 to a maximum of \$56,000 per unit. The term of the loan is fifteen years, and the interest rate varies based on the tenant's income. The interest rate charged is 6% if over half the tenants are lower-income. The interest rate is 10% if this threshold is not reached.

Five-Year Objective:

Rehabilitate 50 units annually

3. Southwinds Rehabilitation Program

The City of Oxnard, Community Development Commission (CDC) offers rehabilitation loan and grant programs for the Southwinds neighborhood, a designated redevelopment area.

a. Loan Component. Oxnard CDC also administers a housing rehabilitation loan program for the Southwinds neighborhood. The program offers loans up to \$45,000 for interior and exterior work for single-family homes and up to \$12,000 per unit, or \$60,000 for multi-family units. Typically, the interest rate is 6% with a repayment term of 15 years. However, the CDC can provide single-family home loans at 0% interest, with the loan due upon sale or transfer of title.

Five-Year Objective:

Make loans/grants to rehabilitate 15 units on an annual basis

b. Grant Component. Oxnard CDC operates a housing rehabilitation loan program for the Southwinds neighborhood. The program offers a 50% matching grant for exterior repairs and a 30% grant for interior repairs; the total of which cannot exceed \$10,000 for single-family homes and \$1,700 per multi-family unit. In addition to loans, both single- and multi-family property owners can apply for a 100% grant for lighting, fencing, and gating.

4. Citywide Homeowner Repair Program

Oxnard offers rehabilitation loan and grant programs which are not restricted by location, but can rather be used citywide for single-family units, condominiums, and mobilehomes.

a. Loan Component. OHD provides low-interest rehabilitation loans to assist homeowners in repairing plumbing, electrical, roofing, painting, and other systems. This program applies to single-family, condominiums, and mobile homes and can also be used for room additions. Rehabilitation loans can range up to \$75,000 with a 15-year repayment schedule. Interest rates can be secured at either 3% or 6% depending on the applicant's income.

Five-Year Objective:

Provide loans to rehabilitate 5 single-family and 13 mobile homes annually.

b. Grant Component. The City offers a matching grant for 50% of privately funded exterior work. Grants are typically issued for relatively minor repairs. The City will provide up to \$5,000 in grant funding. Eligibility is limited to qualified low-income households who are homeowners and plan to continue living in their home. If the homebuyer stays in the home for Five-Years, the grant is forgiven; otherwise, the seller must repay the grant plus interest back to the City.

Five-Year Objective:

Provide 40 grants to households annually

Provision of Residential Sites

The City has various programs to identify suitable sites for future residential development to facilitate and encourage the production of a variety of housing for all economic groups.

5. Land Use Element Program

The provision of adequate sites is necessary to encourage the production of housing that is suitable and affordable to all economic groups in the City, including housing for special needs groups. The City's Land Use Element, as amended by the SOAR Initiative, identifies adequate sites for residential development to address the City's RHNA. In recent years, the market has continued to support higher density residential uses in less viable commercial areas, providing significant opportunity for affordable housing.

Given that much of the available vacant land for higher density residential development is located in the C-2 zone and the CBD district, it is important to ensure that enough sites are suitable for such higher density developments. Therefore, by 2002, the City will evaluate its land resources in the C-2 zone and determine the most appropriate sites for higher density residential development. Should this analysis reveal that additional sites are needed to address the RHNA, the City will rezone land as required to accommodate the unmet need by the end of 2002.

Five-Year Objective:

By 2002, assess the suitability of sites in the C-2 zone for higher density residential uses and, if insufficient sites are available, rezone land to address the RHNA by the end of 2002.

6. Affordable Housing Overlay Program

The City has identified several residential sites that may be designated with an Affordable Housing Overlay (Figure 7). The purpose of the Overlay Zone is to inform property owners and the development community of the potential for development of affordable housing at these sites. Sites designated with the overlay are not, however, limited to development with affordable housing. The City can also offer a variety of incentives to facilitate quality, affordable housing on these sites, including financial assistance where warranted. The City will conduct a developer's workshop to discuss affordable residential opportunities on these sites.

Five-Year Objective:

Establish Affordable Housing Overlay Zone and conduct outreach

7. Farm worker Housing Program

As the largest city in Ventura County, Oxnard has a sizable number of year-round and seasonal farm workers. Year-round farm labor is typically housed in existing affordable housing, government-assisted housing, and mobile homes.

Five-Year Objective:

Review provisions for farm worker housing in

During peak season, the farm labor force increases significantly as seasonal and migrant labor is employed. The Zoning Code permits migrant farm labor sites on over 220 vacant acres of land zoned C-R and M-2.

The City has policies, adopted by City Council resolution, to ensure that potential sites for farm worker housing are suitable for the use proposed and that the proposed use would not create significant impacts nor be subject to significant impacts from adjacent land uses. However, the City will review provisions of the M-2 and C-R zones and determine whether or not existing provisions provide for farm labor housing, adequate on-site facilities, and compatibility with the activities on adjacent parcels.

Furthermore, several provisions of the Zoning Code could potentially constrain development of farm worker housing. These restrictions involve a minimum number of occupants, group facility type, gender restrictions for occupants, and minimum site acreages. To facilitate development of farm worker housing, the City will eliminate these restrictions. However, the City will retain the SUP requirement which is consistently used for projects proposed in zones whose primary use is non-residential.

the M-2 and C-R zones, address issues of site compatibility, and eliminate provisions that may constrain migrant farm worker housing by 2002.

8. Emergency Shelters Program

Because of its location and size, Oxnard is home to a sizable homeless population. To serve the needs of the homeless population, the City has several emergency and transitional facilities for the homeless and the only year-round shelter (Rescue Mission) in Ventura County. Although these facilities are clearly situated in Oxnard, the Zoning Code does not explicitly state in which zoning district emergency shelters and/or transitional housing facilities can be located. To satisfy State law requirements, it is important to revise the Zoning Code to indicate where sites for shelters and transitional housing are permissible, to ensure consistency between existing and permitted uses.

Five-Year Objective:

Amend the Zoning Code to allow for emergency shelters and transitional housing.

9. Growth Management Program

Oxnard has adopted several measures to manage growth. According to the Guidelines for Orderly Development, urban development should occur in incorporated cities as a way to provide cost-effective municipal services and thus developers are encouraged to apply to cities for permits. Secondly, the voter-adopted SOAR Initiative prevents the expansion of urban uses into sensitive greenbelt areas

Five-Year Objective:

Monitor compliance with Guidelines and SOAR Initiative

outside the city without voter approval in order to encourage compact growth and reduce development costs for new infrastructure. Neither the Guidelines nor SOAR impact the ability to address the RHNA through 2005 because the City's Sphere of Influence is within its SOAR boundaries and ample vacant land exists for new housing.

Housing Assistance and Special Needs

10. Financial and Regulatory Assistance Program

The City of Oxnard has a strong record of providing financial and/or regulatory incentives to facilitate the development of affordable housing. Through direct City assistance, over 800 units have been assisted over the past decade through financial assistance or relief from regulations in return for deed restrictions requiring the units to remain affordable to low and very low-income households. Oxnard provides regulatory relief through a menu of programs and regulations described in detail in Chapter 3, the section on "Government Constraints." The City's policy of providing financial assistance and regulatory relief is continued in the present planning period.

Five-Year Objective:

Continue providing financial and regulatory assistance

11. Commercial Impact Fee Program

A clear relationship exists between the addition of jobs within a given area and the demand for housing. Some jobs will be service occupations that earn more modest income; other jobs will be higher paying. However, if the demand for housing exceeds the supply of housing, housing costs will increase – having its greatest impact on low- and moderate-income households. Some cities have adopted an impact fee program to provide a funding source to address the demand for affordable housing generated by commercial and office development. Funds received are deposited in a Housing Trust fund for these purposes.

Five-Year Objective:

Evaluate establishing an impact housing fee for non-residential development.

12. Homeownership Assistance Program

a. Citywide Homebuyers Assistance

Assistance is provided for lower-income households to buy single-family units, condominiums, and mobile homes. Under this program, a matching grant of \$5,000 is provided for down payment assistance and closing costs. Grants are allocated as follows: (1) residents of Oxnard; (2) persons employed in Oxnard; and (3) all others. If the homebuyer stays in the home for five years, the grant is forgiven. The

Five-Year Objective:

Assist a total of 20 households annually.

City also extends this program for households purchasing their home in a designated historic neighborhood.

b. Southwinds Homebuyers.

The CDC provides targeted homeowners assistance for the Southwinds Redevelopment area as a means of increasing homeownership and stabilizing the neighborhood. To be eligible, the applicant must qualify for a conventional mortgage for a home costing less than \$180,000. The CDC matches every dollar spent by buyers on down payment and closing costs up to \$5,000. The loan converts to a grant after the participant has lived there for five years.

Five-Year Objective:

Assist a total of 5 households annually.

c. Historic Enhancement and Revitalization.

To further the preservation of older historic neighborhoods, the CDC provides homebuyer assistance for lower-income households to purchase existing homes in historic areas. Under this program, a matching grant of up to \$5,000 is provided for down payment and closing costs. To be eligible, the buyer must earn lower income and be pre-qualified by a lender, live and buy a unit in a HERO project area (e.g., Rosepark, Cypress, and Blackstone North). If the homebuyer stays in the home for five years, the grant is forgiven; otherwise, the seller must repay the grant.

Five-Year Objective:

Continue to participate and advertise program availability

d. Mortgage Credit Certificate

Oxnard participates with a consortium of cities in the MCC program administered by Ventura County. MCC's are available for income-qualified first time homebuyers and provides for a federal income tax credit of up to 20% of the annual mortgage interest paid. Since the mortgage payments repay the bonds, no city guarantee is required. MCC's can be used with City homebuyer programs to assist persons in qualifying for private mortgage financing.

Five-Year Objective:

Conduct outreach, and advertise program availability.

e. Lease-Own Program

The City recently executed a Joint Powers Agreement creating the Pacific Housing and Finance Authority to issue \$10 million in bonds and use the proceeds for a lease-own program. To be eligible, a homebuyer cannot earn above 140% of the median family income and must not have funds for a downpayment and closing costs. During the 3-year initial period, rent payments are applied to principal and interest. Taken together, the lease-own program allows a buyer to purchase a home for up to \$250,000.

Five-Year Objective:

Conduct outreach, and advertise program availability.

13. Affordable Housing Ordinance Program

In 1999, the Affordable Housing Ordinance was adopted to help ensure the expansion of affordable housing in proportion with the overall increase in total residential units. The Ordinance requires developers of rental and ownership projects with ten or more units to provide 10% of the units for very low- (5%) and low- (5%) income households or pay an in-lieu fee (currently under review by the Council). The Element establishes the following priorities for the Ordinance: 1st priority – affordable units on site; 2nd priority: affordable units off-site; and 3rd priority: in-lieu housing fee.

Five-Year Objective:

Evaluate and revise ordinance.

14. Conservation of Affordable Housing Program

a. Mobile Home Park Zone

Mobile home parks provide 3,500 spaces for affordable housing within Oxnard. In recognition of their value, particularly to seniors, the City has established a discrete mobile home park zone for the 21 parks. As a result, a park owner seeking closure must first justify a zone change to the Planning Commission and City Council, comply with state law governing closure, and address replacement provisions of the Coastal Land Use Plan, if applicable.

Five-Year Objective:

Continue preservation of mobile home parks

b. Condominium Conversion Ordinance

The Zoning Code regulates the conversion of apartments into condominiums, residential stock cooperatives, or community apartments. To approve an application, the City must determine that the proposed conversion conforms to the City's Zoning Code, is consistent with land use policies of the General Plan, will not displace a significant percentage of low and moderate income or senior tenants, and meets mandatory residential development standards.

Five-Year Objective:

Regulate condominium conversions

c. Coastal Zone Replacement Policy

State law prohibits the demolition of units affordable to lower- and moderate-households which are located in the Coastal Zone, unless: (1) the unit presents a health/safety hazard and cannot be rehabilitated, or (2) an equal number of housing units for low- to moderate-income households are built in the Coastal Zone. In addition to this policy, conversion of rentals in the Coastal Zone is subject to the provisions in the Condominium Conversion Ordinance.

Five-Year Objective:

Continue Implementation

15. Section 8 Assistance Program

The Section 8 program subsidizes very low-income households who spend over half their income on rent. Prospective renters secure housing from HUD-registered apartments and HUD pays the difference between what the tenant can afford and the negotiated payment standard. New HUD regulations require that 75% of new leases be made to households earning below 35% of median family income, provided less than 40% of their income is spent on housing. In an inflating rental market, this standard is often exceeded, resulting in denial of a certificate. To protect housing opportunities for very low-income households, the rental payment standard must keep pace with the market.

Five-Year Objective:

Continue to participate, encourage property owners to register units, and seek to raise the payment standard as needed

16. Preservation of At-Risk Units Program

Fifteen multi-family rental complexes with over 1,600 units receive government assistance and are affordable to lower-income households. Three projects totaling 190 units are at risk of losing affordability controls by the Year 2010 due to the expiration of bond restrictions or the Section 8 program. Options to preserve at-risk units are as follows:

- 1) provision of rental assistance to tenants;
- 2) purchase of affordability covenants;
- 3) replacement or development of assisted housing;
- 4) assist in the refinancing of bonds

Five-Year Objective:

Work with property owners to develop a strategy to maintain affordability on all 190 at-risk units by 2003.

17. Homeless Assistance Program

The City's Homeless Assistance Program is modeled after the Federal Government's continuum of care program. The homeless assistance program contains the following phases: (1) intake and assessment; (2) provision of emergency shelter at year-round and winter shelters to provide temporary housing; (3) provision of transitional facilities and supportive services to help homeless people gain skills for independent living; (4) permanent supportive housing, and (5) permanent affordable and supportive housing. Local, state, federal, and private donations provide funding.

Five-Year Objective:

Continue to implement program.

Remove Governmental Constraints

18. Incentives for Affordable Housing Program

The Density Bonus Ordinance and associated resolutions (1999) encourage the production of affordable housing by specifying three tiers of regulatory concessions and incentives with greater incentives available for projects with higher numbers of units affordable to low-income persons. Concessions and incentives include: density bonus; increased building height limits; smaller lots in R-1 zones; modified construction material; reduced minimum lot width, frontage, and setbacks; the provision of financial incentives; and reductions in requirements for certain amenities.

Five-Year Objective:

Continue to implement and advertise program availability

19. Infill Lot Program

The City Council approved an Infill Lot Program in 2000 to encourage development on smaller vacant parcels in six designated neighborhoods where infrastructure is in place. The Ordinance encourages housing production through the waiver or deferral of certain development fees, which help to decrease the overall costs of development. The City may also defer payment of fees until just prior to the final occupancy inspection, thus minimizing capital outlay. However, if the property is sold within ten years, the City recaptures the full amount of the fees.

Five-Year Objective:

Implement and advertise program availability

20. Planned Development Additive Zone Program

Many residential developments take advantage of Oxnard's PD Additive Zone, which may be attached to various residential (and non-residential) zone designations. In PD-zoned areas, certain development standards or regulations may be modified. For instance, the Planning Commission may grant a density increase of 25% (consistent with the 2020 General Plan) and/or allow a 25% modification in certain development standards. In addition, for projects with an affordable housing component, the PD zone may also be used in conjunction with the Density Bonus Ordinance.

Five-Year Objective:

Continue to implement and advertise program availability.

Fair and Equal Housing Opportunity

21. Fair Housing Services Program

The City of Oxnard currently has a fair housing program designed to address fair housing services as well as the rehabilitation of housing for lower-income households. The major components are described below:

a. Fair Housing Services

Oxnard provides services to ensure fair and equal housing opportunity. To implement these policies, the City periodically prepares a Fair Housing Assessment, provides fair housing services free of charge to home seekers as well as fair housing training, and coordinates processing and resolution of complaints with the Department of Fair Employment and Housing, when deemed necessary. In recognition of the need for continued service provision, the City will continue to provide fair housing services.

Five-Year Objective:

Continue to implement and advertise program

b. Colonia Village

The Oxnard Housing Authority intends to evaluate programs with which to address two distressed public housing projects in Colonia Village: CA 31-1 and CA 31-3. These projects must either be renovated with modernization funds or be entirely redeveloped. The structural deterioration and functional obsolescence may make the projects economically infeasible for the modernization program. The distressed nature of the units affects the housing choices for low-income persons.

Five-Year Objective:

Study feasibility of rehabilitating public housing.

Chart 58: Housing Program Implementation

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
Housing and Neighborhood Conservation					
1. Code Enforcement	Ensure ongoing maintenance & improvement of the housing stock.	Continue implementation of code enforcement program	CDBG, General Fund	Code Enforcement Division	2000-2005
2. Multi-family Rehabilitation Program	Rehabilitate multi-family rental properties.	Rehabilitate 50 units annually	CDBG, RDA funds	Oxnard Housing Department	2000-2005
3a. Southwinds Loan Component	Rehabilitate homes in redevelopment project areas	Make loans/grants to rehabilitate 15 units on an annual basis.	RDA funds	Oxnard CDC	2000-2005
3b. Southwinds Grant Program			RDA funds	Oxnard CDC	2000-2005
4a) Citywide Loan Component	Facilitate home repair and improvements	Provide loans to rehabilitate 5 single-family homes and 13 mobile homes annually	CDBG, RDA funds	OHD	2000-2005
4b. Citywide Grant Program		Provide grants to 40 households annually	CDBG, RDA funds	OHD	2000-2005
Adequate Residential Sites					
5. Land Use Element	Provide adequate residential sites in commercial areas.	By 2002, assess the suitability of sites in the C-2 zone for higher density residential uses and, if insufficient sites are available, rezone land to address the RHNA by the end of 2002.	General Funds	Planning	2002
6. Affordable Housing Overlay	Ensure expansion of affordable housing stock.	Establish Housing Overlay Zone and conduct outreach	General Fund	Planning	2001
7. Farm worker Housing	Ensure adequate and suitable sites for farm labor housing.	Review provisions for farm worker housing in the M-2 and C-R zones, address issues of site compatibility, and eliminate provisions that may constrain migrant farm worker housing by 2002.	General Funds	Planning	2002

Chart 58: Housing Program Implementation

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
8. Emergency shelters	Provide for adequate sites for emergency and transitional housing	Amend the Zoning Code to allow for emergency shelters and transitional housing	General Fund	Planning	2002
9. Growth Management	Encourage compact growth & reduce cost of development.	Monitor compliance with Guidelines and SOAR Initiative	General Fund	Planning	Ongoing
Housing Assistance and Special Needs					
10. Financial and Regulatory Assistance	Provide incentives to support new and affordable housing.	Continue providing financial and regulatory assistance	Various	Planning; OHD	Ongoing
11. Commercial Impact Fee	To facilitate new affordable housing	Evaluate establishing an impact fee for non-residential development	General Fund	Planning	2003
12. Homebuyers Assistance Program					
a) Citywide Homebuyers Assistance	Expand home-ownership opportunities.	Assist a total of 20 households annually	CDBG; RDA funds	Oxnard Housing Department	2000-2005
b) Southwind Program		Assist a total of 5 households annually	RDA Funds	Oxnard CDC	2000-2005
c) HERO Program		Continue to participate and advertise program availability	CDBG; RDA Funds	Oxnard CDC	2000-2005
d) Mortgage Credit Certificate		Conduct outreach, and advertise program availability.	General Fund	Oxnard Housing Department	Ongoing
e) Lease-Own Program		Conduct outreach, and advertise program availability.	Pacific Housing & Finance	Oxnard Housing Department	2000-2005
13. Affordable Housing Ordinance	Ensure expansion of affordable housing stock	Evaluate and revise ordinance	General Fund	Planning	2001
14. Conservation of Affordable Housing					
a) Mobile Home Park Zone	Preserve the City's existing stock of affordable rentals.	Continue preservation of mobile home parks.	General Fund	Planning	Ongoing
b) Condominium Conversion Ordinance		Regulate condominium conversions.	General Fund	Planning	Ongoing
c) Coastal Zone Replacement Policy		Continue implementation.	General Fund	Planning	Ongoing

Chart 58: Housing Program Implementation

Housing Program	Program Goal	Five-Year Objective	Funding Source	Responsible Agency	Time-Frame
15. Section 8 Assistance	Assist very low-income renter-households.	Continue to participate, encourage owners to register units and seek to raise payment standard as needed	HUD	Oxnard Housing Authority	Ongoing
16. Preservation of At-Risk Units	Preserve the existing affordable housing stock.	Work with property owners to maintain the affordability of all 190 at-risk units.	General Fund	Oxnard Housing Department	2003
17. Homeless Assistance	Provide assistance to the homeless.	Continue to implement program.	CDBG, ESG, CoC funds	Oxnard Housing Department	Ongoing
Removal of Governmental Constraints					
18. Incentives for Affordable Housing	Encourage development of affordable housing.	Continue to implement and advertise program.	General Fund	Planning	Ongoing
19. Infill Lot Program	Encourage housing development on smaller vacant lots.	Implement and advertise program availability	General Fund	Planning and OHD	Ongoing
20. Planned Development Additive Zone	Facilitate housing development with concessions & incentives.	Continue to implement and advertise program availability	General Fund	Planning	Ongoing
Fair and Equal Housing					
21a. Fair Housing	Promote enforcement of fair housing laws.	Continue to implement and advertise program	CDBG	Oxnard Housing Department	Ongoing
21b. Colonia Village	Provide modern housing	Study feasibility of rehabilitating public housing	HUD	Oxnard Housing Department	2002

Quantified Objectives	Income Levels			
	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>Upper</u>
Construction	797	489	505	1,507
Rehabilitation	486	129	-0-	-0-
Preservation	190	-0-	-0-	-0-

CITY COUNCIL OF THE CITY OF OXNARD

RESOLUTION NO. 11,876

RESOLUTION OF THE CITY COUNCIL OF THE CITY OF OXNARD
ADOPTING REVISED HOUSING ELEMENT TO 2020 GENERAL PLAN

WHEREAS, on October 3, 2000, the City Council directed that a Revised 2000-2005 Housing Element ("the Revised Element") be submitted to the State Department of Housing and Community Development ("HCD") in accordance with subsection (b) of Government Code section 65585; and

WHEREAS, as a result of conversations between HCD staff and City staff, City staff prepared revisions to the Revised Element to address concerns raised by HCD staff, which revisions are attached hereto as Exhibit 1; and

WHEREAS, thereafter HCD made written findings concerning the Revised Element in a letter to the City's Planning and Environmental Services Director, dated November 17, 2000, attached hereto as Exhibit 2; and

WHEREAS, HCD's letter stated that the Revised Element "reflects the significant effort made by the City to determine the housing needs of residents, and provide a framework for those needs to be met through the implementation of new and existing housing programs"; and

WHEREAS, HCD's letter also stated that "additional changes are still needed ... to meet the requirements of State housing element law," and specified those changes; and

WHEREAS, City staff prepared revisions to the Revised Element to address the changes specified by HCD, which revisions are attached hereto as Exhibit 3; and

WHEREAS, City staff also prepared revisions to the Revised Element as requested by the Ventura County Commission on Human Concerns, which revisions are attached hereto as Exhibit 4; and

WHEREAS, the Revised Element and the revisions thereto contained in Exhibits 1, 3 and 4 were considered by the Planning Commission at a public hearing held on December 7, 2000, and the Planning Commission adopted a resolution recommending that the City Council adopt the Revised Element, including said revisions; and

WHEREAS, City staff prepared additional revisions to the Revised Element to address the need for "additional changes" referred to in HCD's letter, which revisions are attached hereto as Exhibit 5, and presented the revisions to the City Council; and

WHEREAS, the revisions in Exhibit 5 do not constitute substantial modifications to the Revised Element; and

WHEREAS, the City Council held a public hearing on the Revised Element and the revisions thereto and has considered any comments received and taken testimony from the public and City staff; and

WHEREAS, in accordance with subsection (f)(1) of Government Code section 65585, the City Council finds that as revised by Exhibits 1, 3, 4, and 5, the Revised Element substantially complies with the requirements of Article 10.6 of Chapter 3 of Division 1 of Title 7 of the Government Code, concerning housing elements; and

WHEREAS, in accordance with the California Environmental Quality Act, the Planning and Environmental Services Manager provided public notice of the intent of the City to adopt a negative Declaration for this project, and the City Council considered the proposed Negative Declaration, together with any comments received during the public review process, finds on the basis of the Initial Study and any comments received that there is no substantial evidence that the project will have a significant effect on the environment, further finds that the Negative Declaration reflects the independent judgment of the City, and approves the Negative Declaration, as recommended by the Planning Commission.

NOW, THEREFORE, the City Council of the City of Oxnard resolves to approve Negative Declaration No. 00-35 and adopt the Revised Element, as revised by Exhibits 1, 3, 4, and 5 hereto.

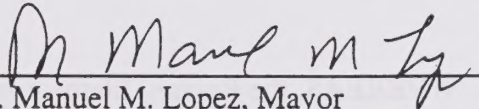
The City Council further resolves to direct the Planning and Environmental Services Manager to submit a copy of the Revised Element, as revised by Exhibits 1, 3, 4, and 5, to HCD promptly following adoption of this resolution.

PASSED AND ADOPTED this nineteenth day of December, 2000 by the following vote:

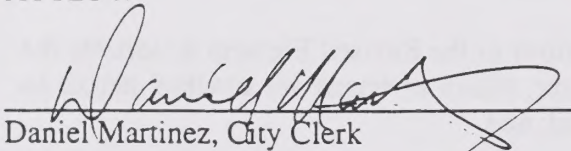
AYES: Councilmembers Holden, Lopez, Maulhardt, Pinkard and Zaragoza.

NOES: None.

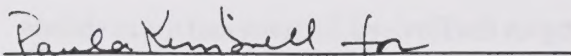
ABSENT: None.


Dr. Manuel M. Lopez, Mayor

ATTEST:


Daniel Martinez, City Clerk

APPROVED AS TO FORM:


Gary L. Gillig, City Attorney

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Division of Housing Policy Development

1800 Third Street, Suite 430
P. O. Box 952053
Sacramento, CA 94252-2053
<http://housing.hcd.ca.gov>
(916) 323-3176
FAX: (916) 327-2643



May 10, 2001

Mr. Edmund Y. Sotelo, City Manager
City of Oxnard
305 West Third Street
Oxnard, California 93030

Dear Mr. Sotelo:

RE: Review of the City of Oxnard's Adopted Housing Element Amendment

Thank you for submitting Oxnard's housing element, adopted December 19, 2000 and received for our review on February 9, 2001. We have reviewed the City's adopted housing element pursuant to Government Code Section 65585(h).

Our review was facilitated by telephone conversations with Mr. Mark Hoffman, the City's consultant, and Ms. Marilyn Miller of the City's staff. In addition, comments received from interested parties have also been included in our review (pursuant to Section 65585(c)). This letter summarizes the telephone conversations. We commend Oxnard for its efforts to comply with State housing element law and address the housing needs of all of its residents.

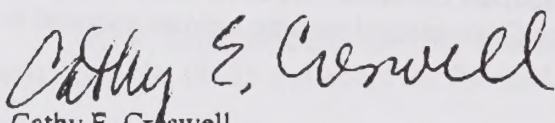
We are pleased to find that the necessary revisions have been adopted and incorporated into the housing element pursuant to our November 17, 2000 letter, and that Oxnard's housing element now complies with State housing element law (Article 10.6 of the Government Code). In particular, the adopted element now includes expanded programs to remove the requirements of the CR and M-2 zones for farmworker housing that are potential constraints to housing appropriate for single migrant farmworkers and migrant farmworker families. Our finding of compliance is conditioned on the City's commitment to removing the requirement that occupants be employed on the farm where the housing is located by 2002. If this and other restrictions described in Program 7 are not removed, the City would need to amend the element to otherwise provide adequate sites for farmworkers. We recommend the City monitor this program closely to ensure timely implementation.

For your information, we have enclosed a brief description of new and existing housing and community development programs administered by this Department along with funding levels for the current fiscal year. We are pleased to report a historic increase in housing funds available through HCD. Information on these programs, including recently released Notices of Funding Availability (NOFA), has been posted to our website. Please consult our homepage at www.hcd.ca.gov for new program information.

We thank Mr. Hoffman, for his assistance during the course of our review. In addition, we thank Ms. Marilyn Miller, City Planning Manager, along with other City staff, who have all worked diligently to respond to our comments and expand our knowledge of Oxnard. We look forward to following the City's annual progress in program implementation pursuant to Government Code Section 65400. If we can provide any assistance please contact Rebecca Hoepcke, of our staff, at (916) 323-7271.

In accordance with their requests pursuant to the Public Records Act, we are forwarding a copy of this letter to the individuals listed below.

Sincerely,



Cathy E. Creswell

Deputy Director

Enclosure

cc: Karen Warner, Cotton, Bridges & Associates
Mark Hoffman, Cotton, Bridges & Associates
Eileen McCarthy, California Rural Legal Assistance
Barbara Macri-Ortiz
Catherine Ysrael, Supervising Deputy Attorney General, AG's Office
Terry Roberts, Governor's Office of Planning and Research
Kimberley Dellinger, California Building Industry Association
Marcia Salkin, California Association of Realtors
Marc Brown, California Rural Legal Assistance Foundation
Rob Weiner, California Coalition for Rural Housing
John Douglas, AICP, The Planning Center
Dara Schur, Western Center on Law and Poverty
Michael G. Colantuono, Attorney at Law
David Booher, California Housing Council
Jonathan Lehrer-Graiwer, Attorney at Law
Ana Marie Whitaker, California State University Pomona
Joe Carreras, Southern California Association of Governments
Won Chang, Attorney at Law, Davis and Company
Karen Flock, Cabrillo Economic Development Corporation

U.C. BERKELEY LIBRARIES



C101747462

